



Unemployment Compensation Trust Fund

Questions and Answers

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What are the key financing
components of the
unemployment insurance (UI)
trust fund?

KEY UNEMPLOYMENT INSURANCE (UI) FINANCING COMPONENTS

The unemployment insurance trust fund became insolvent in March 2003. Following the receipt of the first quarter contributions, the trust fund temporarily became solvent in June. In July, however, the trust fund returned to long-term insolvency. The cumulative outstanding Title XII debt as of December 31, 2004 was \$288,556,623.64. Additional Title XII advance were received during the months of January through April 2005 totaling \$91,681,944.55. These advances were repaid on June 29, 2005, thereby converting them to an interest free cash-flow advance pursuant to 20 CFR 606.32.

Pursuant to federal law, if Missouri does not repay all of its outstanding Title XII debt by November 10, 2005, three-tenths of one percent of the Federal Unemployment Tax Act (FUTA) offset credit will be lost, unless Missouri's Application for Avoidance is approved by the United States Department of Labor (USDOL) by November 10, 2005. The state's Application for Avoidance was filed on June 29, 2005. Supplemental information related to the application may be submitted to USDOL until October 15, 2005.

The following pages give explanations of key UI financing components that significantly impact trust fund solvency. This list of components is not inclusive of all factors that affect solvency.

Current Law with Avoidance in 2005

Total Interest Expense For This Scenario Is: \$53,452,505.82

U.S. Department of Labor Projections of Insured Unemployment Rate Updated for the President's Midsession Report Numbers through 2010 and assuming the same rate for 2011 & 2012.

Year	2004	2005	2006	2007	2008	2009	2010	2011	2012
Insured Unemployment Rate (IUR)	2.4%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%
Maximum Weekly Benefit Amount (MWBA)	\$250	\$250	\$270	\$280	\$300	\$310	\$320	\$320	\$320
Taxable Wage Base (TWB)	\$8,000	\$11,000	\$11,000	\$11,000	\$12,000	\$12,500	\$12,500	\$12,500	\$12,500
Tax Range*	0 - 6%	0 - 6%	0 - 6%	0 - 6%	0 - 6%	0 - 6%	0 - 6%	0 - 6%	0 - 6%
Contribution Rate Adjustment (CRA)**	30%	30%	30%	30%	30%	30%	30%	20%	10%
Contributions Received First Quarter	\$48,286,823	\$54,961,401	\$60,094,213	\$61,280,930	\$62,802,132	\$67,658,827	\$70,821,690	\$72,238,123	\$67,681,565
Contributions Received Second Quarter	\$214,580,181	\$261,302,997	\$270,045,838	\$276,749,300	\$298,151,230	\$312,088,976	\$318,330,756	\$298,251,431	\$276,131,117
Contributions Received Third Quarter	\$99,529,487	\$116,877,256	\$119,185,301	\$122,143,888	\$131,589,675	\$137,741,129	\$140,495,951	\$131,633,899	\$121,871,051
Contributions Received Fourth Quarter	\$58,772,848	\$73,005,227	\$74,446,905	\$76,294,932	\$82,195,069	\$86,037,461	\$87,758,210	\$82,222,692	\$76,124,509
Total Contributions Received	\$421,169,339	\$506,146,880	\$523,772,258	\$536,469,049	\$574,738,106	\$603,526,392	\$617,406,607	\$584,346,146	\$541,808,242
Benefits Paid First Quarter	170,790,004	\$142,570,268	\$149,345,653	\$158,938,716	\$168,937,839	\$177,800,601	\$187,055,036	\$192,090,085	\$196,211,866
Benefits Paid Second Quarter	117,768,282	\$97,934,441	\$104,468,388	\$111,178,668	\$117,742,282	\$123,919,415	\$130,367,656	\$133,878,778	\$136,749,986
Benefits Paid Third Quarter	115,607,749	\$95,140,842	\$100,626,718	\$107,088,718	\$114,117,420	\$120,102,797	\$126,353,459	\$129,754,814	\$132,539,140
Benefits Paid Fourth Quarter	111,010,104	92,719,966	\$98,064,523	\$104,364,533	\$111,070,860	\$116,898,300	\$122,984,191	\$126,293,057	\$129,004,030
Total Benefits Paid	\$515,176,139	\$428,365,517	\$452,505,282	\$481,570,636	\$511,868,401	\$538,721,113	\$566,760,342	\$582,016,733	\$594,505,022
Trust Fund Balance First Quarter	(\$1,601,389)	(\$2,087,176)	\$0	\$0	\$79,729,067	\$150,049,596	\$225,114,290	\$292,512,440	\$308,984,537
Trust Fund Balance Second Quarter	\$104,503,081	\$74,377,791	\$100,625,477	\$163,479,287	\$261,030,378	\$340,786,975	\$416,680,141	\$461,407,237	\$453,141,964
Trust Fund Balance Third Quarter	\$65,067,324	\$96,114,205	\$119,184,060	\$178,578,840	\$281,541,627	\$362,506,859	\$435,927,908	\$469,072,039	\$448,234,567
Trust Fund Balance Fourth Quarter	\$8,231,328	\$24,299,466	\$95,566,442	\$151,254,846	\$256,508,154	\$336,578,138	\$406,634,319	\$431,418,890	\$401,534,839
Outstanding Title XII Loans	\$288,556,624	\$236,456,624	\$236,456,624	\$128,323,464	\$0	\$0	\$0	\$0	\$0
Outstanding Bonded Indebtedness	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Balance Including Loans And Bonds	(\$280,325,295)	(\$212,157,157)	(\$140,890,182)	\$22,931,382	\$256,508,154	\$336,578,138	\$406,634,319	\$431,418,890	\$401,534,839
Interest Assessment On Title XII Loans	\$13,358,732	\$16,028,672	\$12,770,313	\$8,877,015	\$2,310,122				
Bonded Indebtedness Assessment***			\$107,652						
FUTA Reduction / Loan Repayment Costs			\$108,133,160	\$162,387,891					

Includes \$91.7 mil. voluntary repayment & \$52.1 mil. FUTA payment in 2005; \$56.8 mil. voluntary repayment and \$8.2 mil. alternative financing payment in 2006; and \$2.1 mil. voluntary repayment in 2007. Amounts calculated to achieve FUTA avoidance in 2005. Remaining voluntary payments are calculated to convert respective calendar year advances to interest free advances pursuant to 20 CFR 606.32.****

NOTE: Trust fund model calculations are based on past unemployment insurance behavior. Therefore, these are only projections. The more one projects into the future, the greater the chance for the results to deviate from the model.

*Beginning in 2005, employers who have been taxed at the maximum rate for two consecutive years shall have a surcharge of .25% added to their rate. If they remain at the maximum rate, an additional .25% is added annually up to 1.0% cumulative surcharge. Additionally, if an employer continues to remain at the maximum rate an additional surcharge of .5% shall be applied for a maximum surcharge of 1.5%.

**In calendar years 2005, 2006 and 2007, employers taxed at the maximum rate pursuant to section 288.120 shall have a contribution rate adjustment of 40%.

***Assessments calculated to cover interest and administrative expenses, based upon 4% interest - assuming January 2006 financing has 120 day maturity.

****FUTA credit reduction amounts based upon the most recent USDOL estimates. Amounts assume that no additional credit reductions will be imposed pursuant to section 3302(c)(2)(B).

Trust fund balance amounts reflect the net balance of the benefit payment, clearing and unemployment trust fund accounts. These amounts include \$3,604,057 in Reed Act funds that reside in the trust fund, but cannot be used to pay unemployment insurance benefits.

Based on 7/26/2005 Assumptions, Reflecting Data Through 6/30/05

TAXABLE WAGE BASE - §288.036

The Taxable Wage Base (TWB) is the amount of wages for each employee on which an employer must pay contributions. In 2001 and 2002, the TWB was \$7,000, which is the federal minimum. The TWB increased to \$7,500 in 2003 and to \$8,000 in 2004. Pursuant to legislation enacted in 2004 (HB 1268 & 1211), the TWB increased to \$11,000 in 2005. The TWB is currently scheduled to remain at \$11,000 through 2007. The TWB will increase to \$12,000 in 2008 and \$12,500 in 2009. Beginning in 2010 the TWB will be determined by the trust fund balance trigger levels.

EMPLOYER CONTRIBUTION RATE - §288.120

After having a new employer rate for a designated period, a contributing employer is eligible for a contribution rate based on its experience with employment and unemployment. Contributory employers that do not participate in the Shared Work program are assigned a rate ranging from zero to six percent. Employers participating in the Shared Work program can have a maximum rate of nine percent. (See the section “Contribution Rate Adjustment” for information on how the base rate can be increased and decreased under current law.)

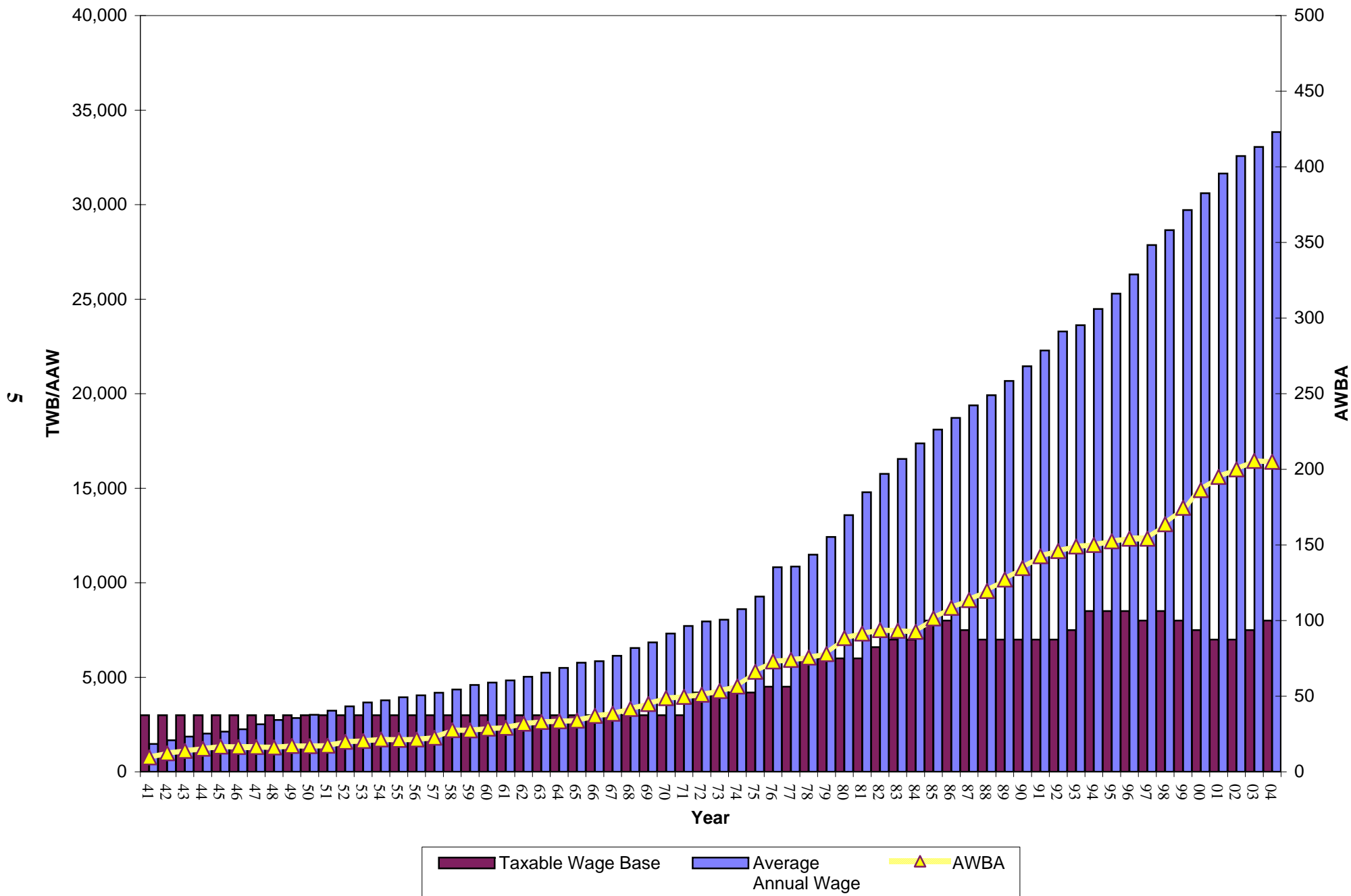
Approximately 24 percent of Missouri’s 135,000 active employers have a contribution rate of zero. This means that these employers report the wages of their workers, but do not pay contributions for any year in which they have a rate of zero. (A zero rate is achieved when the employer’s account balance is at least 15 percent of the employer’s average annual payroll.) A zero-rated employer is not affected by Contribution Rate Adjustments.

For an employer to be assigned a six percent rate, the employer’s account balance is deficit and the ratio of the account to the employer’s average annual taxable payroll is less than a negative 12. There are 8,397 employers that have a maximum base contribution rate of six percent for 2005. Of those, 8,043 would have a rate higher than six percent if the law provided for higher rates for employers not participating in the Shared Work program. Missouri currently has 44 Shared Work deficit employers whose base contribution rates range from 6.2 to 9.0 percent. Cumulatively, Missouri’s maximum rated deficit employers (not participating in the Shared Work program) have paid less in contributions than their workers have received in benefits resulting in an accumulated deficit of approximately \$622 million over the life of the respective accounts. The accumulated deficit for these employers has increased by 67 percent since June 30, 1998. (See also the section responding to the question: *“How have Missouri’s deficit employer accounts impacted the fund in recent years”?*)

Employers who remain at the maximum rate for two consecutive years shall have a one-quarter percent (.25%) surcharge added to their rate. In the event that the employer remains at the maximum rate for a subsequent year(s) an additional one-quarter percent (.25%) surcharge shall be added for each year until the cumulative surcharge is equal to one percent (1%). Should an employer continue to remain at the maximum rate an additional one-half percent (.5%) surcharge shall be added.

State of Missouri

Average Annual Wage, Taxable Wage Base and Average Weekly Benefit Amount



Missouri Compared to States that Index the Taxable Wage Base (TWB)

State	Method of Computation	2005 Taxable Wage Base	Avg. High Cost Multiple 1 st Quarter 2005	Insured Unemployment Rate 1 st Quarter 2005	Maximum Weekly Benefit Amt. 2005	Average Weekly Benefit Amt. 1 st Quarter 2005
AK	75% of the AAW ⁽¹⁾	\$27,900	.81	6.1	\$320	\$194.04
HI	100% of the AAW ⁽¹⁾	\$32,300	1.63	1.3	\$436	\$334.97
ID	100% of the AAW ⁽¹⁾	\$28,000	.34	3.6	\$325	\$236.89
IA	66 2/3% of AWW x 52 ⁽²⁾	\$20,400	.95	2.6	\$381	\$274.52
MN	60% of the AAW ⁽³⁾	\$23,000	N/A	2.8	\$493	\$331.78
MT	80% of the AAW ⁽¹⁾	\$21,000	1.36	3.0	\$335	\$233.59
NV	66 2/3% of the AAW ⁽¹⁾	\$22,900	.78	2.0	\$329	\$252.91
NJ	AWW x 28 ⁽²⁾	\$24,900	.36	3.6	\$503	\$341.09
NM	60% of the AAW ⁽²⁾	\$17,200	2.36	1.9	\$350	\$213.71
NC	50% of the AAW ⁽¹⁾	\$16,700	N/A	2.3	\$426	\$253.64
ND	70% of the AAW ⁽¹⁾	\$19,400	.56	2.2	\$324	\$246.12
OK	50% of the AAW ⁽¹⁾	\$13,800	1.05	1.4	\$292	\$218.19
OR	80% of the AAW ⁽³⁾	\$27,000	1.06	3.5	\$419	\$260.86
UT	75% of the prior average fiscal year wage ⁽²⁾	\$23,200	.94	1.5	\$371	\$262.75
WA	115% of the previous years TWB ⁽⁵⁾	\$30,500	.70	2.9	\$496	\$284.35
WY	55% of the AAW ⁽⁴⁾	\$16,400	1.20	1.8	\$316	\$242.94
MO	Statutorily set with adjustments based on trust fund balance September 30th of prior year	\$11,000	N/A	2.6	\$250	\$206.17

(1) rounded to the nearest \$100

(2) rounded to the higher \$100

(3) rounded to the nearest \$1,000

(4) rounded to the lowest \$100

(5) not to exceed 80% of the AAW for the 2nd preceding calendar year, rounded to the lower \$100

Average High Cost Multiple is a standard measure of trust fund solvency. This multiple represents the number of years a state's trust fund would be able to pay benefits without additional revenue by assuming payouts equivalent to the average of its three historically highest cost years. The U.S. Department of Labor recommends a multiple of at least 1.0.

AAW – Average Annual Wage

AWW – Average Weekly Wage

MWBA – Maximum Weekly Benefit Amount

TWB – Taxable Wage Base

CONTRIBUTION RATE ADJUSTMENT - §§288.121 & 288.122

Missouri law provides for a Contribution Rate Adjustment (CRA) to either increase or decrease employers' contribution rates depending on the balance of the trust fund. The CRAs, which are applicable on a calendar year basis, are "triggered" by the four-quarter average balance of the trust fund. The dollar amounts that trigger the increases or decreases are set by statute. Currently, if the trust fund's September 30th four-quarter average balance is less than \$350 million a thirty percent (+30%) increase is applied to an employer's tax rate. If this balance is at least \$350 million, but less than \$400 million a twenty percent (+20%) increase is applied, and if this balance is at least \$400 million, but less than \$450 million a ten percent (+10%) increase is applied. Negative adjustments occur to an employer's tax rate when the September 30th four-quarter average balance reaches certain levels. If this balance is in excess of \$600 million, but less than \$750 million, a seven percent (-7%) decrease is applied. If this balance exceeds \$750 million, a (-12%) decrease is applied. In calendar year 2000, there was a seven percent decrease in employers' contribution rates.

The CRA in effect for calendar year 2002 was an increase of ten percent (+10%). In 2003 an increase of thirty percent (+30%) was imposed. The CRA has remained at that level since that time and it is projected to remain at thirty percent (+30%) through at least 2010 under current economic projections. Those employers who are taxed at the maximum rate in calendar years 2005, 2006 & 2007 have a forty percent (+40%) increase applied to their rate.

MAXIMUM WEEKLY BENEFIT AMOUNT - §288.038

The maximum weekly benefit amount (MWBA) is the highest weekly benefit amount allowed by law. The weekly benefit amount (WBA) is the amount payable for a week of total unemployment. The MWBA is currently set at \$250. This amount is scheduled to increase to \$270 in 2006; \$280 in 2007; \$300 in 2008; \$310 in 2009 and \$320 in 2010.

WAITING WEEK - \$288.040

Missouri law requires a waiting week to be claimed each benefit year before any payments can be made. This waiting week must be a week for which the claimant is otherwise eligible. Missouri's waiting week is currently not compensated. Beginning in calendar year 2008, the waiting week will become compensable once the remaining balance on a claimant's claim is equal or less than the compensable amount for the waiting week.

Two states (Texas and Tennessee) have waiting weeks that are compensable after satisfying established criteria. Fourteen states do not have a waiting period. Thirty-four states (including Missouri) and the District of Columbia currently have a waiting period that is not subsequently compensated.

INSURED UNEMPLOYMENT RATE

The Insured Unemployment Rate (IUR) is computed by dividing the insured unemployed for the current quarter by the covered unemployment for the first four of the last six completed quarters. "Insured unemployed" is the average number of weeks of unemployment benefits claimed for the three months of the quarter. "Covered employment" is the number of employees covered by UI and reported to the state by employers. United States Department of Labor IUR projections are used by the Division of Employment Security to forecast UI trust fund balances.

How do the surrounding
states compare with Missouri's
number of employers and
taxable wage base?

NUMBER OF EMPLOYERS IN MISSOURI AND BORDERING STATES								
STATE	2005 As of 1 st quarter	2004	2003	2002	2001	2000	1999	1998
ARKANSAS	63,000*	62,000*	60,000*	59,000*	59,308	59,492	59,494	57,884
ILLINOIS	285,000*	279,000*	277,000*	277,000*	279,323	278,082	275,927	272,705
IOWA	70,000*	69,000*	69,000*	67,000*	68,627	68,825	68,488	67,964
KANSAS	70,000*	69,000*	68,000*	67,000*	67,559	67,268	66,404	65,379
KENTUCKY**	83,000*	84,000*	81,000*	89,198	89,410	86,126	86,157	81,355
NEBRASKA	47,000*	45,000*	46,000*	45,540	44,906	44,443	43,915	43,488
OKLAHOMA	78,000*	75,000*	75,000*	73,000*	74,447	74,382	73,828	73,445
TENNESSEE	110,000*	110,000*	110,000*	108,757	109,958	107,929	109,208	108,194
MISSOURI	135,000*	134,000*	131,000*	129,404	128,948	127,558	126,329	126,036

*Number rounded to nearest thousand.

**Quarterly information was not available. Information provided is for the past 12 months.

TAXABLE WAGE BASE IN MISSOURI AND BORDERING STATES								
STATE	2005	2004	2003	2002	2001	2000	1999	1998
ARKANSAS	\$10,000	\$10,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
ILLINOIS	\$10,500	\$9,800	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
IOWA	\$20,400	\$19,700	\$19,200	\$18,600	\$17,900	\$17,300	\$16,500	\$15,700
KANSAS	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
KENTUCKY	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
NEBRASKA	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
OKLAHOMA	\$13,800	\$14,300	\$11,700	\$10,500	\$10,100	\$9,800	\$12,000	\$11,400
TENNESSEE	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
MISSOURI	\$11,000	\$8,000	\$7,500	\$7,000	\$7,000	\$7,500	\$8,000	\$8,500

How are employer
contribution rates calculated?

CONTRIBUTION RATE

A contribution rate is the percentage assigned to an employer to determine the amount of contributions due the Unemployment Insurance Trust Fund on taxable wages paid. The Division, as provided in Section 288.090, RSMo, assigns all contributing employers a contribution rate. Each employer is assigned a new employer rate, an experience rate or an “eight skips” rate. The assigned contribution rate is applicable for the calendar year. Currently, the contribution rates range from zero to six percent plus or minus any percent increases or decreases and maximum deficit surcharges.¹

An employer generally becomes eligible for a calculated contribution rate based on its own experience after two full calendar years of paying at the beginning contribution rate. A calculated contribution rate is assigned based on experience. It is determined by dividing an employer’s reserve account balance, (contributions paid into the fund less benefits paid to eligible claimants) by its average annual taxable payroll.

The contribution rate most new employers are assigned is the average contribution rate of all employers within the same industrial classification or 2.7 percent, whichever is higher. For 2005, the new employer rate is 3.51 percent except for employers that have a construction industrial classification code. The beginning rate for new employers with a construction industrial classification code is 3.938 percent. These rates include a 30 percent increase due to the low balance in the unemployment insurance trust fund.

New non-profit employers, those exempt under 501(c)3 of the Internal Revenue Service Code and governmental entities receive a beginning contribution rate of 1.0 percent. Alternatively, such entities may choose to reimburse the trust fund for all benefits paid their employees in lieu of paying contributions to the trust fund.

“Eight Skips”

Rates for Employers That Do Not Report Workers in Eight Consecutive Quarters

Each employer is annually assigned a new employer ineligible contribution rate, an experience rate, or an eight skips ineligible rate. A rate of 2.7 percent plus any applicable percent increase is assigned to an employer with a positive experience account balance who has previously been eligible for a rate based upon experience but is no longer eligible because there is a period of eight or more consecutive quarters in the first eleven of the last thirteen calendar quarters prior to the calculation date in which the employer did not pay wages.

A rate of 5.4% plus applicable percent increase is assigned to an employer with a deficit experience account balance who has previously been eligible for a rate based upon

¹ Employers who participate in the Shared Work Program can have an assigned contribution rate based on their experience above 6 percent. Section 288.120.2, RSMo provides a separate tax table for these employers. The maximum rate is 9 percent plus any applicable percent increase.

experience but is no longer eligible because there is a period of eight or more consecutive quarters in the first eleven of the last thirteen calendar quarters prior to the calculation date in which the employer did not pay wages, pursuant to §288.126,RSMo.

How are contribution rates
determined for successorships
and inactive employers?

SUCCESSORSHIP

Legal Entity

An employing unit means any individual, organization, partnership, corporation or other legal entity, which has in its employ one or more individuals performing services. A legal entity would be defined as the type of ownership operating a business.

Successorship

Section 288.110.1, RSMo provides that for successorship to occur in Missouri, two conditions must be met. First, the alleged successor-employing unit must acquire substantially all the business of a liable Missouri employing unit. Second, the predecessor-employing unit's business must be continued without interruption by the alleged successor-employing unit.

There is not a definition in Missouri Employment Security Law for determining “substantially all”. The Division reviews what the predecessor’s business consisted of prior to the change, and what, if anything, the business consisted of after the change.

An interruption is viewed as any cessation of the business during times that the business is normally open.

If the Division determines successorship has occurred, the predecessor-employing unit’s status is terminated upon the effective date of successorship. If the predecessor-employing unit resumes employment at a later date, it will be treated as a new employer under Missouri Employment Security Law.

If the Division determines the alleged successor did not acquire substantially all of the predecessor’s business or an interruption occurred, successorship would not exist and the acquiring business entity would be treated as a new employer under Missouri Employment Security Law.

In August of 2004, the federal State Unemployment Tax Act (SUTA) Dumping Protection Act was signed into law. This act required states, as a condition of state eligibility for unemployment insurance compensation grants, to enact legislation to deter the manipulation of an employer’s tax rate through SUTA dumping.

On July 6, 2005 Governor Blunt signed into law House Bill 500 and 533. This legislation amended §288.110, RSMo as follows:

- **Mandatory transfers of experience in cases where employees are moved from one business to another, and there is substantial commonality of ownership, management, or control between the two businesses involved.**
- **Prohibition of transfers of experience when the state agency finds that a business was acquired solely or primarily for the purpose of obtaining a tax rate that is lower than the new employer tax rate that would otherwise have been assigned.**
- **Meaningful civil and criminal penalties to be imposed for those who knowingly violate or attempt to violate and for those who knowingly advise another to violate the above provisions.**
- **Establishment of procedures to identify potential instances of SUTA dumping.**
- **This section shall be interpreted and applied in such a manner as to meet the minimum requirements contained in any guidance or regulations issued by the United States Department of Labor.**

During the 2004 legislative session, the Missouri General Assembly passed House Bill 1268 and 1211 which also amended §288.110, RSMo. It provided that when an acquisition takes place on a day other than the first day of a calendar quarter, the successor employer's existing tax rate shall remain in effect for the remainder of the current quarter and any new tax rate shall be effective the first day of the next calendar quarter. This provision simplified the reporting process for employers with acquisitions. Prior to this legislation, employers that had made several acquisitions during a calendar quarter had to submit a separate contribution and wage report between each acquisition period. In some cases, employers had to submit at least six contribution and wage reports in a calendar quarter.

Termination

An employing unit that has no individuals in employment can request to have its account changed to an inactive status. When an employing unit's account has changed to an inactive status, it is not required to submit quarterly contribution and wage reports to the Division. However, it is the employing unit's responsibility to notify the Division when it resumes employment in Missouri.

If the Division is satisfied that an employing unit, which is an employer subject to Missouri Employment Security Law, has had no individuals in employment at any time during the four preceding calendar years, the Division terminates the employer status of the employing unit.

If the exact employing unit resumes employment before its account is terminated, the account is reinstated. If the exact employing unit resumes employment after its employer status has been terminated, it will be treated as a new employer under Missouri Employment Security Law.

How have Missouri's deficit employer accounts impacted the trust fund in recent years?

Increases or decreases to employers' tax rates are based upon each individual employer's experience ratio (the relation of how much the employers have paid into the trust fund as compared to how much has been paid in benefits to individuals the once employed). If an employer's experience ratio is less than -12.0, the employer is assigned the maximum rate of six percent.¹ Even if employers continue to pay less into the trust fund than is paid in benefits to their former employees, the tax rate assigned to their account may not increase. This results in a negative or deficit employer account balance that reduces the trust fund balance. The increasing accumulated deficit account balances adversely impact trust fund balances, particularly during economic downturns.

The following sets out figures relating to deficit employers:

As of June 30, 1998, the accumulated account balance of employers with an experience ratio less than -12.0 was (\$371,387,534).

As of June 30, 1999, the accumulated account balance of employers with an experience ratio less than -12.0 was (\$374,551,383). This was an increase of \$3,163,849.

As of June 30, 2000, the accumulated account balance of employers with an experience ratio less than -12.0 was (\$387,532,577). This was an increase of \$12,981,194.

As of June 30, 2001, the accumulated account balance of employers with an experience ratio less than -12.0 was (\$433,614,080). This was an increase of \$46,081,503.

As of June 30, 2002, the accumulated account balance of employers with an experience ratio less than -12.0 was (\$491,982,889). This was an increase of \$58,368,809.

As of June 30, 2003, the accumulated account balance of employers with an experience ratio less than -12.0 was (\$563,977,531). This was an increase of \$71,994,642.

As of June 30, 2004 the accumulated account balance of employers with an experience ratio less than -12.0 was (\$621,857,559). This was an increase of \$57,880,028.

Note: Employers with an experience ratio less than -12.0 are at the maximum contribution (tax) rate of six percent. This does not include those employers participating in the shared work program, as their rates may go as high as nine percent.

¹ Employers participating in the Shared Work program receive the maximum rate where their ratio is less than -27.0

What are the benefit charges,
tax rates and employers with
deficit accounts by industrial
classification?

The Division of Employment Security is frequently asked: What industry classification uses the fund the most? This question can be answered differently depending on the criteria used. Several scenarios using different criteria are set out below.

- Scenario 1:** If benefit charges (amounts paid to claimants) are used as the criterion, the Construction Industry uses the fund the most. There are 19,379 employers in this industry classification, of which 4,873 are deficit employers. These employers totaled \$91,630,000 in benefit charges against their accounts. (See Chart 1 & Chart 2.)
- Scenario 2:** If the number of employers in an industry classification is used as the criterion, the Other Services (except public administration) Industry is the largest. There are 19,543 employers in this classification, of which 1,702 are deficit employers. (See Chart 1 & Chart 2.)
- Scenario 3:** If the number of deficit employers in an industry classification is used as the criterion, the Construction Industry has the largest number. There are 19,379 employers in this classification, of which 4,873 are deficit employers. (See Chart 1 & Chart 2.)
- Scenario 4:** If benefit charges against deficit employers in an industry classification are used as the criterion, the Construction Industry uses the fund the most. The 4,873 construction industry employers with deficit accounts totaled \$76,159,112 in benefit charges against their accounts. (See Chart 3.)

REPORT-NO. DES-CRE116A (09-04)

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS
AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

04/22/2005

NORTH AMERICAN INDUSTRIAL
CLASSIFICATIONNUMBER OF
EMPLOYERS

WAGES (\$000)

ACCOUNT BALANCES
(\$000)BENEFIT
CHARGES
(\$000)

NOS.	DIV	TITLE	TOTAL DEFICIT		TOTAL	TAXABLE	TOTAL RATIO	CREDIT	DEFICIT	BENEFIT CHARGES (\$000)
11	A	AGRICULTURE, FORESTRY, FISHING AND HUNT	1,221	319	523,530	118,807	0.23	11,876	9,354	3,557
21	B	MINING	213	69	351,771	61,004	0.17	3,462	6,224	2,454
22	C	UTILITIES	289	13	1,058,770	141,060	0.13	21,359	925	728
23	D	CONSTRUCTION	19,379	4,873	5,629,322	1,508,559	0.27	72,980	218,899	91,630
31-33	E	MANUFACTURING	7,567	1,275	13,205,506	2,801,568	0.21	238,929	210,745	83,518
42	F	WHOLESALE TRADE	12,726	1,211	5,653,082	1,115,832	0.20	124,458	22,099	21,708
44-45	G	RETAIL TRADE	16,256	1,309	7,266,449	2,650,275	0.36	307,222	15,659	33,654
48-49	H	TRANSPORTATION AND WAREHOUSING	5,370	817	2,956,783	800,842	0.27	74,335	70,009	45,279
51	I	INFORMATION	2,201	261	3,452,876	617,413	0.18	69,405	11,341	15,483
52	J	FINANCE AND INSURANCE	7,273	434	5,873,020	1,113,283	0.19	126,904	3,486	18,729
53	K	REAL ESTATE AND RENTAL AND LEASING	5,649	469	1,265,596	345,520	0.27	34,618	11,743	8,284
54	L	PROFESSIONAL, SCIENTIFIC, AND TECHNICAL	14,524	1,032	7,173,667	1,159,964	0.16	126,058	10,440	21,145
55	M	MANAGEMENT OF COMPANIES AND ENTERPRISES	368	23	777,046	97,569	0.13	10,799	7,948	2,233
56	N	ADMINISTRATIVE AND SUPPORT AND WASTE MA	7,886	1,274	3,194,417	1,353,177	0.42	112,137	19,855	35,624
61	O	EDUCATIONAL SERVICES	1,117	69	380,171	107,565	0.28	10,305	652	1,512
62	P	HEALTH CARE AND SOCIAL ASSISTANCE	10,720	543	5,515,869	1,474,408	0.27	160,345	10,971	20,926
71	Q	ARTS, ENTERTAINMENT, AND RECREATION	2,129	312	1,089,444	306,337	0.28	27,316	16,197	9,283
72	R	ACCOMMODATION AND FOOD SERVICES	9,654	974	2,734,348	1,592,016	0.58	183,148	39,829	26,517
81	S	OTHER SERVICES (EXCEPT PUBLIC ADMINISTR	19,543	1,702	1,648,410	578,808	0.35	65,486	8,447	11,336
92	T	PUBLIC ADMINISTRATION	1,046	74	193,413	71,351	0.37	7,327	443	900
99	U	UNCLASSIFIED	41	22	4,684	1,137	0.24	129	322	229

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS
AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

04/22/2005

NORTH AMERICAN INDUSTRIAL CLASSIFICATION		NUMBER OF EMPLOYERS		WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE	TOTAL RATIO	CREDIT	DEFICIT	
A AGRICULTURE, FORESTRY, FISHING AND HUNT									
111110	A AGRICULTURE, FORESTRY, FISHING AND HUNT	59	16	5,111	2,005	0.39	227	389	86
111120	A OILSEED (EXCEPT SOYBEAN) FARMING	1	0	1,000	23	0.02	10	0	0
111130	A DRY PEA AND BEAN FARMING	7	5	323	106	0.33	8	71	8
111140	A WHEAT FARMING	4	1	444	195	0.44	7	4	11
111150	A CORN FARMING	54	12	5,961	1,925	0.32	177	287	66
111160	A RICE FARMING	16	11	686	369	0.54	9	355	63
111191	A OILSEED AND GRAIN COMBINATION FARMING	140	50	11,223	4,271	0.38	368	2,016	332
111199	A ALL OTHER GRAIN FARMING	38	17	3,828	1,406	0.37	107	513	101
111211	A POTATO FARMING	7	3	1,313	686	0.52	21	24	42
111219	A OTHER VEGETABLE (EXCEPT POTATO) AND MEL	17	4	2,273	1,308	0.58	80	75	50
111331	A APPLE ORCHARDS	15	2	3,467	1,689	0.49	152	30	73
111332	A GRAPE VINEYARDS	1	0	1,011	447	0.44	57	0	0
111339	A OTHER NONCITRUS FRUIT FARMING	2	0	433	357	0.82	42	0	11
111419	A OTHER FOOD CROPS GROWN UNDER COVER	3	0	112	58	0.52	8	0	1
111421	A NURSERY AND TREE PRODUCTION	66	21	27,191	10,513	0.39	774	414	339
111422	A FLORICULTURE PRODUCTION	52	9	10,970	5,191	0.47	654	39	82
111920	A COTTON FARMING	65	40	5,512	2,942	0.53	70	1,916	352
111940	A HAY FARMING	4	0	157	68	0.43	18	0	15
111998	A ALL OTHER MISCELLANEOUS CROP FARMING	54	23	4,702	2,177	0.46	227	1,133	157
112111	A BEEF CATTLE RANCHING AND FARMING	100	8	12,996	4,500	0.35	521	113	111
112112	A CATTLE FEEDLOTS	12	0	2,099	346	0.16	40	75	9
112120	A DAIRY CATTLE AND MILK PRODUCTION	28	3	4,172	1,919	0.46	259	0	18
112210	A HOG AND PIG FARMING	57	3	83,380	28,196	0.34	3,209	6	341
112310	A CHICKEN EGG PRODUCTION	8	0	9,405	3,440	0.37	455	0	19
112320	A BROILERS AND OTHER MEAT TYPE CHICKEN PR	6	2	708	204	0.29	65	29	3
112330	A TURKEY PRODUCTION	7	0	6,751	3,061	0.45	320	0	68
112340	A POULTRY HATCHERIES	9	2	5,634	2,533	0.45	201	70	29
112511	A FINFISH FARMING AND FISH HATCHERIES	9	3	1,264	593	0.47	79	91	7
112910	A APICULTURE	3	0	186	92	0.49	14	0	0
112920	A HORSE AND OTHER EQUINE PRODUCTION	13	1	1,984	719	0.36	123	4	4
112990	A ALL OTHER ANIMAL PRODUCTION	40	4	1,597	797	0.50	120	3	0
113110	A TIMBER TRACT OPERATIONS	5	2	463	99	0.21	11	51	0
113210	A FOREST NURSERIES AND GATHERING OF FORES	1	0	3	3	1.00	0	0	0
113310	A LOGGING	88	28	4,571	2,248	0.49	184	496	114
114210	A HUNTING AND TRAPPING	4	0	184	96	0.52	11	0	0
115111	A COTTON GINNING	29	17	9,585	5,162	0.54	90	368	261
115112	A SOIL PREPARATION, PLANTING, AND CULTIVA	65	21	8,319	3,349	0.40	191	695	272
115113	A CROP HARVESTING, PRIMARILY BY MACHINE	4	1	117	74	0.63	2	3	2
115114	A CROP HARVESTING, PRIMARILY BY MACHINE	21	5	271,468	21,399	0.08	2,376	61	460
115116	A POSTHARVEST CROP ACTIVITIES (EXCEPT COT	10	1	511	148	0.29	29	5	9
115116	A FARM MANAGEMENT SERVICES	85	4	12,167	3,925	0.32	552	14	38
115210	A SUPPORT ACTIVITIES FOR ANIMAL PRODUCTIO	12	1	249	167	0.67	11	4	0
115310	A SUPPORT ACTIVITIES FOR FORESTRY								0
A TOTALS		1,221	319	523,530	118,807	0.23	11,876	9,354	3,557
B MINING									
211111	B CRUDE PETROLEUM AND NATURAL GAS EXTRACT	8	0	577	84	0.14	20	0	0
212111	B BITUMINOUS COAL AND LIGNITE SURFACE MIN	5	0	70,800	3,788	0.05	375	0	33
212112	B BITUMINOUS COAL UNDERGROUND MINING	1	0	2,032	122	0.06	7	0	10
212116	B IRON ORE MINING	2	1	558	40	0.07	5	338	0
212231	B LEAD ORE AND ZINC ORE MINING	2	1	60,345	10,756	0.18	895	47	718
212311	B DIMENSION STONE MINING AND QUARRYING	17	6	29,770	5,383	0.18	103	253	251
212312	B CRUSHED AND BROKEN LIMESTONE MINING AND	91	35	137,729	29,800	0.22	1,215	4,064	1,180
212319	B OTHER CRUSHED AND BROKEN STONE MINING A	5	1	2,874	1,138	0.40	90	1	23
212321	B CONSTRUCTION SAND AND GRAVEL MINING	41	12	23,853	5,451	0.23	327	305	162
212322	B INDUSTRIAL SAND MINING	2	0	2,393	480	0.20	67	0	4
212325	B CLAY AND CERAMIC AND REFRACTORY MINERAL	7	2	14,654	2,508	0.17	318	44	16
212399	B ALL OTHER NONMETALLIC MINERAL MINING	1	0	524	123	0.23	17	0	0
213111	B DRILLING OIL AND GAS WELLS	5	0	143	55	0.39	6	0	0
213112	B SUPPORT ACTIVITIES FOR OIL AND GAS OPER	13	5	1,919	329	0.17	10	875	24
213113	B SUPPORT ACTIVITIES FOR COAL MINING	3	1	2,134	487	0.23	3	163	18
213114	B SUPPORT ACTIVITIES FOR METAL MINING	4	4	694	260	0.38	0	19	8
213115	B SUPPORT ACTIVITIES FOR NONMETALLIC MINE	6	1	772	201	0.26	6	116	6
B TOTALS		213	69	351,771	61,004	0.17	3,462	6,224	2,454

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS
AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

04/22/2005

REPORT-NO. DES-CRE116A (09-04)

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT	
C UTILITIES									
221111	C	HYDROELECTRIC POWER GENERATION	6	1	303,880	32,500 0.11	5,590	9	48
221112	C	FOSSIL FUEL ELECTRIC POWER GENERATION	8	2	162,315	16,968 0.10	2,516	13	43
221121	C	ELECTRIC BULK POWER TRANSMISSION AND CO	6	0	26,623	3,811 0.14	526	0	0
221122	C	ELECTRIC POWER DISTRIBUTION	54	1	339,864	49,533 0.15	6,937	215	329
221210	C	NATURAL GAS DISTRIBUTION	11	1	154,949	23,040 0.15	3,955	633	160
221310	C	WATER SUPPLY AND IRRIGATION SYSTEMS	176	7	58,812	13,185 0.22	1,635	41	98
221320	C	SEWAGE TREATMENT FACILITIES	26	0	7,873	1,387 0.18	139	0	22
221330	C	STEAM AND AIR-CONDITIONING SUPPLY	2	1	4,454	636 0.14	61	13	29
C TOTALS			289	13	1,058,770	141,060 0.13	21,359	925	728
D CONSTRUCTION									
236115	D	NEW SINGLE-FAMILY HOUSING CONSTRUCTION	2,325	323	347,605	103,371 0.30	7,675	2,874	2,681
236116	D	MULTIFAMILY HOUSING CONSTRUCTION (EXCEP	54	17	10,597	3,337 0.31	188	292	114
236117	D	NEW HOUSING OPERATIVE BUILDERS	251	30	47,460	13,230 0.28	832	432	377
236118	D	RESIDENTIAL REMODELERS	1,872	255	167,463	58,581 0.35	4,806	2,139	1,637
236210	D	INDUSTRIAL BUILDING CONSTRUCTION	115	46	58,922	13,866 0.24	335	7,835	1,146
236220	D	COMMERCIAL AND INSTITUTIONAL BUILDING C	1,172	395	698,101	153,420 0.22	4,905	21,118	10,361
237110	D	WATER AND SEWER LINE AND RELATED STRUCT	335	113	140,916	33,893 0.24	1,104	5,002	1,657
237120	D	OIL AND GAS PIPELINE AND RELATED STRUCT	34	18	17,165	4,033 0.23	104	1,228	291
237130	D	POWER AND COMMUNICATION LINE AND RELATE	278	100	119,107	30,165 0.25	1,441	3,723	1,970
237210	D	LAND SUBDIVISION	204	22	29,613	6,740 0.23	740	340	144
237310	D	HIGHWAY, STREET, AND BRIDGE CONSTRUCTIO	401	179	438,893	116,025 0.26	4,760	61,516	11,355
237990	D	OTHER HEAVY AND CIVIL ENGINEERING CONST	245	116	86,501	25,141 0.29	617	7,176	2,338
238111	D	RESIDENTIAL POURED CONCRETE FOUNDATION	575	215	90,388	34,223 0.38	1,600	5,242	1,762
238112	D	NONRESIDENTIAL POURED CONCRETE FOUNDATI	142	68	56,334	17,856 0.32	393	3,887	1,168
238121	D	RESIDENTIAL STRUCTURAL STEEL AND PRECAS	10	4	3,323	932 0.28	64	15	34
238122	D	NONRESIDENTIAL STRUCTURAL STEEL AND PRE	129	64	61,969	19,624 0.32	408	2,962	1,742
238131	D	RESIDENTIAL FRAMING CONTRACTORS	553	62	102,735	37,261 0.36	2,679	628	657
238132	D	NONRESIDENTIAL FRAMING CONTRACTORS	49	12	10,177	2,748 0.27	186	276	142
238141	D	RESIDENTIAL MASONRY CONTRACTORS	456	162	65,478	24,035 0.37	1,185	2,693	1,025
238142	D	NONRESIDENTIAL MASONRY CONTRACTORS	194	114	98,615	28,265 0.29	437	6,884	2,962
238151	D	RESIDENTIAL GLASS AND GLAZING CONTRACTO	45	6	8,638	2,582 0.30	210	14	32
238152	D	NONRESIDENTIAL GLASS AND GLAZING CONTRA	59	15	26,869	5,787 0.22	371	331	355
238161	D	RESIDENTIAL ROOFING CONTRACTORS	363	102	47,149	17,163 0.36	1,113	1,194	684
238162	D	NONRESIDENTIAL ROOFING CONTRACTORS	146	73	68,832	17,792 0.26	444	3,219	1,658
238171	D	RESIDENTIAL SIDING CONTRACTORS	405	81	41,058	14,957 0.36	1,225	513	501
238172	D	NONRESIDENTIAL SIDING CONTRACTORS	18	3	4,536	1,306 0.29	73	34	49
238191	D	OTHER RESIDENTIAL FOUNDATION, STRUCTURE	21	4	4,256	1,576 0.37	88	132	102
238192	D	OTHER NONRESIDENTIAL FOUNDATION, STRUCT	35	13	4,829	1,883 0.39	80	166	111
238211	D	RESIDENTIAL ELECTRICAL CONTRACTORS	746	101	141,383	41,046 0.29	3,158	1,190	1,365
238212	D	NONRESIDENTIAL ELECTRICAL CONTRACTORS	821	252	550,040	113,543 0.21	3,813	12,124	9,759
238221	D	RESIDENTIAL PLUMBING, HEATING, AND AIR-	1,444	182	312,757	86,537 0.28	7,727	3,075	2,254
238222	D	NONRESIDENTIAL PLUMBING, HEATING, AND A	616	162	530,791	114,991 0.22	4,070	10,441	7,169
238291	D	OTHER RESIDENTIAL BUILDING EQUIPMENT CO	45	8	9,537	3,269 0.34	198	119	89
238292	D	OTHER NONRESIDENTIAL BUILDING EQUIPMENT	192	65	104,685	21,793 0.21	1,455	3,124	2,107
238311	D	RESIDENTIAL DRYWALL AND INSULATION CONT	345	62	79,617	25,483 0.32	1,963	735	666
238312	D	NONRESIDENTIAL DRYWALL AND INSULATION C	231	98	169,577	48,304 0.28	1,067	5,218	4,422
238321	D	RESIDENTIAL PAINTING AND WALL COVERING	756	144	77,795	27,703 0.36	1,864	1,501	954
238322	D	NONRESIDENTIAL PAINTING AND WALL COVERI	217	101	77,028	21,211 0.28	627	3,098	1,624
238331	D	RESIDENTIAL FLOORING CONTRACTORS	291	33	42,347	12,319 0.29	1,083	166	344
238332	D	NONRESIDENTIAL FLOORING CONTRACTORS	88	24	57,174	14,480 0.25	558	614	680
238341	D	RESIDENTIAL TILE AND TERRAZZO CONTRACTO	98	8	9,513	3,466 0.36	312	18	50
238342	D	NONRESIDENTIAL TILE AND TERRAZZO CONTRA	29	9	11,270	2,936 0.26	151	153	165
238351	D	RESIDENTIAL FINISH CARPENTRY CONTRACTOR	531	75	63,863	21,688 0.34	1,559	473	630
238352	D	NONRESIDENTIAL FINISH CARPENTRY CONTRAC	139	45	21,209	6,451 0.30	366	972	560
238391	D	OTHER RESIDENTIAL BUILDING FINISHING CO	116	23	14,869	5,021 0.34	416	407	125
238392	D	OTHER NONRESIDENTIAL BUILDING FINISHING	108	47	48,767	12,185 0.25	438	1,618	1,058
238911	D	RESIDENTIAL SITE PREPARATION CONTRACTOR	570	145	71,679	24,076 0.34	1,127	2,218	1,047
238912	D	NONRESIDENTIAL SITE PREPARATION CONTRAC	481	222	134,410	38,880 0.29	866	9,460	3,488
238991	D	ALL OTHER RESIDENTIAL SPECIALTY TRADE C	655	276	91,646	32,071 0.35	1,278	8,302	2,217
238992	D	ALL OTHER NONRESIDENTIAL SPECIALTY TRAD	374	179	151,837	41,272 0.27	820	12,008	3,804
D TOTALS			19,379	4,873	5,629,322	1,508,559 0.27	72,980	218,899	91,630

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL DEFICIT		TOTAL	TAXABLE	TOTAL TAXABLE/ RATIO	CREDIT	DEFICIT	
E		MANUFACTURING								
311111	E	DOG AND CAT FOOD MANUFACTURING	16	4	287,912	43,878	0.15	4,866	484	958
311119	E	OTHER ANIMAL FOOD MANUFACTURING	35	4	44,551	10,124	0.23	1,058	13	335
311211	E	FLOUR MILLING		0	6,247	1,568	0.25	132	0	10
311212	E	RICE MILLING	3	0	3,291	1,698	0.52	412	0	30
311222	E	SOYBEAN PROCESSING	3	0	46,547	4,874	0.10	466	0	123
311225	E	FATS AND OILS REFINING AND BLENDING	3	1	8,584	1,730	0.20	186	5	26
311230	E	BREAKFAST CEREAL MANUFACTURING	3	2	53,459	16,097	0.30	2,061	1,452	115
311320	E	CHOCOLATE AND CONFECTIONERY MANUFACTURI	1	0	8,859	1,07	0.12	2	0	0
311330	E	CONFECTIONERY MANUFACTURING FROM PURCHA	33	8	45,931	10,681	0.23	470	1,437	662
311340	E	NONCHOCOLATE CONFECTIONERY MANUFACTURIN	8	0	1,010	316	0.31	43	0	0
311411	E	FROZEN FRUIT, JUICE, AND VEGETABLE MANU	1	0	1,600	452	0.28	59	0	0
311412	E	FROZEN SPECIALTY FOOD MANUFACTURING	13	2	14,913	5,725	0.38	394	10	104
311421	E	FRUIT AND VEGETABLE CANNING	18	4	15,418	4,662	0.30	221	83	182
311422	E	SPECIALTY CANNING	1	0	42,432	158	0.37	10	0	7
311511	E	FLUID MILK MANUFACTURING	5	0	42,145	9,563	0.23	1,179	0	40
311513	E	CHEESE MANUFACTURING	5	0	120,420	27,086	0.22	2,420	0	505
311514	E	DRY, CONDENSED, AND EVAPORATED DAIRY PR	8	1	17,548	4,540	0.26	270	11	104
311520	E	ICE CREAM AND FROZEN DESSERT MANUFACTUR	5	1	10,919	3,152	0.29	255	6	93
311611	E	ANIMAL (EXCEPT POULTRY) SLAUGHTERING	98	18	29,061	12,347	0.42	449	732	161
311612	E	MEAT PROCESSED FROM CARCASSES	32	3	255,978	55,976	0.22	4,962	163	2,235
311613	E	RENDERING AND MEAT BYPRODUCT PROCESSING	15	0	824	210	0.25	15	0	1
311615	E	POULTRY PROCESSING	15	0	292,940	119,191	0.41	13,299	0	1,354
311711	E	SEAFOOD CANNING	1	5	41	10	0.24	0	4	6
311811	E	RETAIL BAKERIES	107	5	14,310	7,678	0.54	788	10	116
311812	E	COMMERCIAL BAKERIES	28	2	95,261	15,599	0.16	1,267	62	644
311813	E	FROZEN CAKES, PIES, AND OTHER PASTRIES	1	1	1,483	4,415	0.28	0	291	307
311821	E	COOKIE AND CRACKER MANUFACTURING	5	1	5,933	2,327	0.39	198	4	24
311822	E	FLOUR MIXES AND DOUGH MANUFACTURING FRO	7	1	4,093	1,233	0.30	141	99	15
311823	E	DRY PASTA MANUFACTURING	6	1	30,190	5,484	0.18	453	204	327
311830	E	TORTILLA MANUFACTURING	2	0	1,211	470	0.39	51	0	5
311911	E	ROASTED NUTS AND PEANUT BUTTER MANUFACT	2	0	224	224	1.00	23	0	0
311919	E	OTHER SNACK FOOD MANUFACTURING	5	0	24,555	4,974	0.20	740	0	9
311920	E	COFFEE AND TEA MANUFACTURING	7	1	12,134	2,711	0.22	124	46	45
311930	E	FLAVORING SYRUP AND CONCENTRATE MANUFAC	8	1	12,743	2,200	0.17	237	177	46
311941	E	MAYONNAISE, DRESSING, AND OTHER PREPARE	12	1	36,406	6,364	0.17	762	5	72
311942	E	SPICE AND EXTRACT MANUFACTURING	16	4	34,878	5,800	0.17	486	11	119
311991	E	PERISHABLE PREPARED FOOD MANUFACTURING	11	1	7,034	2,740	0.39	207	20	109
311999	E	ALL OTHER MISCELLANEOUS FOOD MANUFACTUR	17	2	39,425	6,932	0.18	626	39	113
312111	E	SOFT DRINK MANUFACTURING	8	0	111,451	24,106	0.22	2,479	0	397
312112	E	BOTTLED WATER MANUFACTURING	6	0	1,057	355	0.34	37	0	6
312113	E	ICE MANUFACTURING	19	4	5,310	2,341	0.44	166	118	65
312120	E	BREWERIES	9	0	620,922	51,788	0.08	6,108	4	664
312130	E	WINERIES	24	2	6,352	2,641	0.42	194	0	43
312140	E	DISTILLERIES	2	0	13,046	2,571	0.20	204	0	34
312229	E	OTHER TOBACCO PRODUCT MANUFACTURING	1	0	334	38	0.11	5	0	0
313111	E	YARN SPINNING MILLS	1	0	0	0	9.99	0	0	0
313210	E	BROADWOVEN FABRIC MILLS	1	0	8	8	1.00	0	0	0
313221	E	NARROW FABRIC MILLS	2	1	778	319	0.41	64	4	0
313230	E	NONWOVEN FABRIC MILLS	3	2	3,955	590	0.15	12	57	27
313249	E	OTHER KNIT FABRIC AND LACE MILLS	1	0	24	15	0.63	1	0	0
313311	E	BROADWOVEN FABRIC FINISHING MILLS	8	0	2,251	621	0.28	71	0	14
313312	E	TEXTILE AND FABRIC FINISHING (EXCEPT BR	1	0	205	32	0.15	4	0	0
313320	E	FABRIC COATING MILLS	5	0	38,497	6,400	0.17	715	0	147
314110	E	CARPET AND RUG MILLS	3	0	575	209	0.36	26	0	0
314121	E	CURTAIN AND DRAPERY MILLS	47	3	19,689	6,746	0.34	493	299	363
314129	E	OTHER HOUSEHOLD TEXTILE PRODUCT MILLS	14	2	1,762	899	0.51	100	3	3
314911	E	TEXTILE BAG MILLS	7	2	11,873	4,424	0.37	250	78	170
314912	E	CANVAS AND RELATED PRODUCT MILLS	38	10	20,576	5,647	0.27	279	143	247
314991	E	ROPE, CORDAGE, AND TWINE MILLS	1	0	973	369	0.38	23	0	0
314999	E	ALL OTHER MISCELLANEOUS TEXTILE PRODUCT	35	2	14,555	4,823	0.33	595	0	94
315211	E	MEN'S AND BOYS' CUT AND SEW APPAREL CON	59	8	24,518	3,719	0.15	406	8,176	2,280
315212	E	WOMEN'S, GIRLS', AND INFANTS' CUT AND S	10	1	790	331	0.42	48	18	8
315221	E	MEN'S AND BOYS' CUT AND SEW UNDERWEAR A	2	0	71	24	0.34	2	0	0
315222	E	MEN'S AND BOYS' CUT AND SEW SUIT, COAT,	15	1	11,000	5,016	0.46	303	21	73
315223	E	MEN'S AND BOYS' CUT AND SEW SHIRT (EXCE	12	4	5,382	1,860	0.35	164	260	61
315224	E	MEN'S AND BOYS' CUT AND SEW TROUSER, SL	3	1	1,324	557	0.42	34	20	11
315225	E	MEN'S AND BOYS' CUT AND SEW WORK CLOTHI	5	3	1,533	763	0.50	28	478	67
315228	E	MEN'S AND BOYS' CUT AND SEW OTHER OUTER	5	3	3,670	621	0.17	23	2,405	202
315231	E	WOMEN'S AND GIRLS' CUT AND SEW LINGERIE	5	3	5,965	1,287	0.22	122	3	233
315233	E	WOMEN'S AND GIRLS' CUT AND SEW DRESS MA	14	1	1,199	604	0.50	28	0	6
315234	E	WOMEN'S AND GIRLS' CUT AND SEW SUIT, CO	3	0	569	364	0.64	0	0	4
315239	E	WOMEN'S AND GIRLS' CUT AND SEW OTHER OU	1	1	133	68	0.52	0	15	8

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS
REPORT-NO. DES-CRE116A (09-04) AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

04/22/2005

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT	
315291	E	INFANTS' CUT AND SEW APPAREL MANUFACTUR	1	0	2,019	1,043 0.52	48	0	59
315292	E	FUR AND LEATHER APPAREL MANUFACTURING	1	0	10,164	1,678 0.17	204	0	7
315299	E	ALL OTHER CUT AND SEW APPAREL MANUFACTU	12	5	15,820	5,740 0.36	33	1,724	557
315991	E	HAT, CAP, AND MILLINERY MANUFACTURING	12	7	24,508	8,744 0.36	336	2,279	560
315992	E	GLOVE AND MITTEN MANUFACTURING	2	0	4,033	1,430 0.35	251	0	4
315993	E	MEN'S AND BOYS' NECKWEAR MANUFACTURING	2	0	5,596	1,104 0.20	1	0	66
315999	E	MEN'S AND BOYS' NECKWEAR MANUFACTURING	6	0	3,987	779 0.20	87	0	14
316110	E	OTHER APPAREL ACCESSORIES AND OTHER APP	6	0	11,201	2,503 0.22	298	0	34
316211	E	LEATHER AND HIDE TANNING AND FINISHING	1	0	40	8 0.20	1	0	0
316213	E	RUBBER AND PLASTICS FOOTWEAR MANUFACTUR	5	5	13,565	5,643 0.42	0	1,118	478
316214	E	MEN'S FOOTWEAR (EXCEPT ATHLETIC) MANUFA	4	2	59,792	8,030 0.13	83	16,667	186
316219	E	WOMEN'S FOOTWEAR (EXCEPT ATHLETIC) MANU	5	2	927	455 0.49	26	329	59
316991	E	OTHER FOOTWEAR MANUFACTURING	6	1	6,350	1,452 0.23	35	11	57
316992	E	LUGGAGE MANUFACTURING	1	1	411	175 0.43	0	38	5
316993	E	WOMEN'S HANDBAG AND PURSE MANUFACTURING	4	1	755	360 0.48	38	23	31
316999	E	PERSONAL LEATHER GOOD (EXCEPT WOMEN'S H	18	5	3,870	1,734 0.45	142	93	87
321113	E	ALL OTHER LEATHER GOOD MANUFACTURING							
321113	E	SAWMILLS	259	59	49,424	20,190 0.41	1,866	858	427
321114	E	WOOD PRESERVATION	13	5	3,346	1,185 0.35	106	51	55
321211	E	HARDWOOD VENEER AND PLYWOOD MANUFACTURI	1	0	1,785	676 0.38	120	0	6
321213	E	ENGINEERED WOOD MEMBER (EXCEPT TRUSS) M	2	0	87	59 0.68	2	0	0
321214	E	TRUSS MANUFACTURING	34	4	20,019	6,853 0.34	628	12	122
321219	E	RECONSTITUTED WOOD PRODUCT MANUFACTURIN	2	1	947	350 0.37	8	19	8
321911	E	WOOD WINDOW AND DOOR MANUFACTURING	28	6	17,385	5,602 0.32	312	42	132
321912	E	CUT STOCK, RESAWING LUMBER, AND PLANING	39	7	39,364	12,457 0.32	1,558	131	314
321918	E	OTHER MILLWORK (INCLUDING FLOORING)	43	4	37,002	11,517 0.31	1,020	51	210
321920	E	WOOD CONTAINER AND PALLET MANUFACTURING	123	20	38,858	16,588 0.43	2,005	321	397
321991	E	MANUFACTURED HOME (MOBILE HOME) MANUFAC	16	3	7,259	2,670 0.37	4	464	327
321992	E	PREFABRICATED WOOD BUILDING MANUFACTURI	6	3	5,977	2,039 0.34	105	49	68
321999	E	ALL OTHER MISCELLANEOUS WOOD PRODUCT MA	49	8	21,152	8,458 0.40	789	85	219
322110	E	PULP MILLS	1	0	65	8 0.12	1	0	0
322121	E	PAPER (EXCEPT NEWSPRINT) MILLS	4	0	4,478	745 0.17	110	0	4
322130	E	PAPERBOARD MILLS	4	1	377	161 0.43	23	4	7
322211	E	CORRUGATED AND SOLID FIBER BOX MANUFACT	38	1	198,322	35,804 0.18	4,847	21	640
322212	E	FOLDING PAPERBOARD BOX MANUFACTURING	11	1	41,056	8,613 0.21	841	26	160
322213	E	SETUP PAPERBOARD BOX MANUFACTURING	2	2	176	19 0.11	0	145	35
322214	E	FIBER CAN, TUBE, DRUM, AND SIMILAR PROD	3	1	3,177	904 0.28	51	129	19
322215	E	NONFOLDING SANITARY FOOD CONTAINER MANU	5	1	15,332	6,371 0.42	817	31	54
322221	E	COATED AND LAMINATED PACKAGING PAPER AN	17	1	17,978	2,932 0.16	279	107	31
322222	E	COATED AND LAMINATED PAPER MANUFACTURIN	11	2	9,315	2,154 0.23	123	82	61
322224	E	UNCOATED PAPER AND MULTIWALL BAG MANUFA	4	1	14,515	3,878 0.27	394	0	71
322226	E	SURFACE-COATED PAPERBOARD MANUFACTURING	3	1	2,655	625 0.24	63	6	37
322231	E	DIE-CUT PAPER AND PAPERBOARD OFFICE SUP	6	1	21,035	4,491 0.21	324	3	52
322232	E	ENVELOPE MANUFACTURING	7	0	39,827	8,669 0.22	1,082	0	170
322233	E	STATIONERY, TABLET, AND RELATED PRODUCT	3	2	14,592	3,395 0.23	3	2,129	651
322291	E	SANITARY PAPER PRODUCT MANUFACTURING	1	0	1,073	121 0.11	38	0	0
322299	E	ALL OTHER CONVERTED PAPER PRODUCT MANUF	12	6	4,310	1,268 0.29	67	197	162
323110	E	COMMERCIAL LITHOGRAPHIC PRINTING	323	39	235,121	49,349 0.21	4,894	1,279	2,378
323111	E	COMMERCIAL GRAVURE PRINTING	6	1	361	54 0.15	16	14	0
323112	E	COMMERCIAL FLEXOGRAPHIC PRINTING	60	5	76,951	16,630 0.22	1,633	21	373
323113	E	COMMERCIAL SCREEN PRINTING	133	19	40,686	13,417 0.33	1,222	306	347
323114	E	QUICK PRINTING	193	17	34,923	9,511 0.27	1,221	52	157
323115	E	DIGITAL PRINTING	46	3	31,862	6,138 0.19	717	6	116
323116	E	MANIFOLD BUSINESS FORMS PRINTING	19	3	21,305	4,822 0.23	718	256	60
323117	E	BOOKS PRINTING	15	3	66,402	16,656 0.25	1,392	1,801	690
323118	E	BLANKBOOK, LOOSELEAF BINDERS, AND DEVIC	10	7	17,056	4,781 0.28	254	1,187	524
323119	E	OTHER COMMERCIAL PRINTING	38	7	38,941	11,038 0.28	1,037	107	276
323121	E	TRADEBINDING AND RELATED WORK	59	3	11,910	4,354 0.37	458	41	86
323122	E	PREPRESS SERVICES	32	5	41,387	6,688 0.16	630	85	444
324110	E	PETROLEUM REFINERIES	50	1	14,901	870 0.06	0	127	119
324121	E	ASPHALT PAVING MIXTURE AND BLOCK MANUFA	1	8	24,105	4,338 0.18	15	6,068	728
324122	E	ASPHALT SHINGLE AND COATING MATERIALS M	2	2	36,520	6,934 0.19	743	0	111
324191	E	PETROLEUM LUBRICATING OIL AND GREASE MA	14	2	24,508	4,775 0.19	464	6	121
324199	E	ALL OTHER PETROLEUM AND COAL PRODUCTS M	1	0	1,068	315 0.29	32	0	0
325110	E	PETROCHEMICAL MANUFACTURING	1	0	1,055	94 0.09	196	0	0
325120	E	INDUSTRIAL GAS MANUFACTURING	1	0	15,737	2,607 0.17	270	0	159
325131	E	INORGANIC DYE AND PIGMENT MANUFACTURING	1	0	4,741	715 0.15	89	0	18
325132	E	SYNTHETIC ORGANIC DYE AND PIGMENT MANUF	1	0	112	0 9.99	0	0	0
325188	E	ALL OTHER BASIC INORGANIC CHEMICAL MANU	11	1	33,112	4,331 0.13	563	738	76
325191	E	GUM AND WOOD CHEMICAL MANUFACTURING	8	0	6,225	1,594 0.26	179	0	11
325193	E	ETHYL ALCOHOL MANUFACTURING	8	0	6,631	1,040 0.16	78	0	0
325199	E	ALL OTHER BASIC ORGANIC CHEMICAL MANUFA	8	0	118,212	16,697 0.14	2,383	1,199	364
325211	E	PLASTICS MATERIAL AND RESIN MANUFACTURI	14	3	43,944	7,109 0.16	767	6	115
325221	E	CELLULOSIC ORGANIC FIBER MANUFACTURING	1	1	100	8 0.08	0	15	0
325311	E	NITROGENOUS FERTILIZER MANUFACTURING	4	2	17,064	1,801 0.11	322	9	59
325312	E	PHOSPHATIC FERTILIZER MANUFACTURING	2	0	592	79 0.13	7	0	0

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS

04/22/2005

REPORT-NO. DES-CRE116A (09-04)

AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE	TOTAL TAXABLE/ RATIO	CREDIT	DEFICIT	
325314	E	FERTILIZER (MIXING ONLY) MANUFACTURING	22	4	8,452	1,936	0.23	179	110	113
325320	E	PESTICIDE AND OTHER AGRICULTURAL CHEM	16	2	123,842	16,370	0.13	1,856	196	860
325411	E	MEDICINAL AND BOTANICAL MANUFACTURING	4	0	11,261	2,269	0.20	377	0	30
325412	E	PHARMACEUTICAL PREPARATION MANUFACTURIN	36	8	253,220	36,104	0.14	3,827	155	432
325413	E	IN-VITRO DIAGNOSTIC SUBSTANCE MANUFACTU	9	0	8,651	1,156	0.13	67	0	39
325414	E	BIOLOGICAL PRODUCT (EXCEPT DIAGNOSTIC)	14	2	29,044	4,476	0.15	504	16	52
325510	E	PAINT AND COATING MANUFACTURING	53	12	55,295	10,471	0.19	1,224	305	331
325520	E	ADHESIVE MANUFACTURING	19	1	105,371	18,411	0.17	2,459	62	373
325611	E	SOAP AND OTHER DETERGENT MANUFACTURING	27	1	83,203	9,293	0.11	1,348	1	612
325612	E	POLISH AND OTHER SANITATION GOOD MANUFA	33	0	110,465	21,354	0.19	1,963	0	404
325613	E	SURFACE ACTIVE AGENT MANUFACTURING	1	0	16	12	0.76	2	0	0
325620	E	TOILET PREPARATION MANUFACTURING	15	1	23,743	5,947	0.25	456	0	95
325910	E	PRINTING INK MANUFACTURING	13	0	19,662	3,200	0.16	329	0	47
325920	E	EXPLOSIVES MANUFACTURING	13	0	2,757	690	0.25	145	0	7
325991	E	CUSTOM COMPOUNDING OF PURCHASED RESINS	2	0	5,777	1,092	0.19	130	0	26
325992	E	PHOTOGRAPHIC FILM, PAPER, PLATE, AND CH	14	3	7,233	1,330	0.18	68	48	97
325998	E	ALL OTHER MISCELLANEOUS CHEMICAL PRODUC	32	3	31,953	9,662	0.30	653	11	220
326111	E	PLASTICS BAG MANUFACTURING	3	1	16,866	4,413	0.26	418	320	92
326112	E	PLASTICS PACKAGING FILM AND SHEET (INCL	3	0	19,103	4,974	0.26	572	0	65
326113	E	UNLAMINATED PLASTICS FILM AND SHEET (EX	23	3	55,992	10,045	0.18	949	2,554	296
326121	E	UNLAMINATED PLASTICS PROFILE SHAPE MANU	10	0	8,211	2,062	0.25	204	36	60
326122	E	PLASTICS PIPE AND PIPE FITTING MANUFACT	12	2	8,469	2,500	0.30	263	27	68
326130	E	LAMINATED PLASTICS PLATE, SHEET (EXCEPT	10	2	10,227	2,933	0.29	314	33	39
326140	E	POLYSTYRENE FOAM PRODUCT MANUFACTURING	10	1	33,391	7,881	0.24	311	221	193
326150	E	URETHANE AND OTHER FOAM PRODUCT (EXCEPT	12	2	5,283	1,380	0.26	143	19	67
326160	E	PLASTICS BOTTLE MANUFACTURING	14	2	49,210	10,825	0.22	1,006	4	293
326191	E	PLASTICS PLUMBING FIXTURE MANUFACTURING	27	3	16,217	4,947	0.31	489	8	64
326192	E	RESILIENT FLOOR COVERING MANUFACTURING	1	0	20	16	0.83	2	0	0
326199	E	ALL OTHER PLASTICS PRODUCT MANUFACTURIN	137	17	294,305	79,288	0.27	7,223	669	2,039
326211	E	TIRE MANUFACTURING (EXCEPT RETREADING)	3	1	570	104	0.18	14	374	0
326212	E	TIRE RETREADING	16	2	22,259	5,434	0.24	678	11	64
326220	E	RUBBER AND PLASTICS HOSES AND BELTING M	11	0	89,138	22,012	0.25	2,487	0	373
326291	E	RUBBER PRODUCT MANUFACTURING FOR MECHAN	11	1	48,950	12,685	0.26	451	1,254	1,433
326299	E	ALL OTHER RUBBER PRODUCT MANUFACTURING	10	3	6,576	1,647	0.25	116	26	66
327111	E	VITREOUS CHINA PLUMBING FIXTURE AND CHI	1	0	3,709	1,041	0.28	156	0	7
327112	E	VITREOUS CHINA, FINE EARTHENWARE AND O	27	1	3,244	1,184	0.37	143	4	19
327113	E	PORCELAIN ELECTRICAL SUPPLY MANUFACTURY	1	0	1,337	353	0.26	55	0	7
327121	E	BRICK AND STRUCTURAL CLAY TILE MANUFACT	2	1	1,167	341	0.29	29	174	130
327123	E	OTHER STRUCTURAL CLAY PRODUCT MANUFACTU	1	0	798	265	0.33	20	0	6
327124	E	CLAY REFRACTORY MANUFACTURING	10	5	21,384	4,067	0.19	64	2,030	277
327125	E	NONCLAY REFRACTORY MANUFACTURING	3	2	1,255	256	0.20	9	25	21
327212	E	OTHER PRESSED AND BLOWN GLASS AND GLASS	5	1	6,265	947	0.15	82	282	6
327213	E	GLASS CONTAINER MANUFACTURING	5	0	31,799	7,673	0.24	655	0	103
327215	E	GLASS PRODUCT MANUFACTURING MADE OF PUR	20	2	5,305	1,581	0.30	153	11	18
327310	E	CEMENT MANUFACTURING	6	1	27,977	4,596	0.16	736	1	39
327320	E	READY-MIX CONCRETE MANUFACTURING	169	72	101,581	28,997	0.29	1,104	3,537	1,242
327331	E	CONCRETE BLOCK AND BRICK MANUFACTURING	12	0	13,791	3,582	0.26	365	0	39
327332	E	CONCRETE PIPE MANUFACTURING	7	1	18,516	4,571	0.25	122	12	194
327390	E	OTHER CONCRETE PRODUCT MANUFACTURING	68	18	32,057	10,771	0.34	841	955	462
327410	E	LIME MANUFACTURING	1	0	26,014	4,902	0.19	983	0	15
327420	E	GYPSON PRODUCT MANUFACTURING	3	0	923	253	0.27	22	0	4
327910	E	ABRASIVE PRODUCT MANUFACTURING	2	0	31,385	5,720	0.18	824	0	57
327991	E	CUT STONE AND STONE PRODUCT MANUFACTURI	30	9	6,542	2,344	0.36	177	39	52
327992	E	GROUND OR TREATED MINERAL AND EARTH MAN	2	0	859	248	0.29	34	0	1
327993	E	MINERAL WOOL MANUFACTURING	5	0	9,702	1,912	0.20	162	220	64
327999	E	ALL OTHER MISCELLANEOUS NONMETALLIC MIN	5	0	5,474	1,222	0.22	127	0	12
331111	E	IRON AND STEEL MILLS	7	2	471	220	0.47	57	1,234	5
331210	E	IRON AND STEEL PIPE AND TUBE MANUFACTUR	8	1	14,259	3,276	0.23	368	10	90
331221	E	ROLLED STEEL SHAPE MANUFACTURING	6	2	25,178	3,655	0.15	293	1,057	46
331222	E	STEEL WIRE DRAWING	1	1	417	159	0.38	0	1	7
331312	E	PRIMARY ALUMINUM PRODUCTION	2	1	54,307	9,476	0.17	1,511	6	5
331314	E	SECONDARY SMELTING AND ALLOYING OF ALUM	4	1	5,438	1,273	0.23	113	17	4
331315	E	ALUMINUM SHEET, PLATE, AND FOIL MANUFAC	1	0	7	1	1.00	2	0	0
331316	E	ALUMINUM EXTRUDED PRODUCT MANUFACTURING	4	0	16,715	4,780	0.29	457	0	117
331319	E	OTHER ALUMINUM ROLLING AND DRAWING	2	1	9,851	1,910	0.19	384	23	4
331419	E	PRIMARY SMELTING AND REFINING OF NONFER	1	0	81	61	0.76	3	0	0
331421	E	COPPER ROLLING, DRAWING, AND EXTRUDING	3	1	12,362	3,405	0.28	122	180	234
331422	E	COPPER WIRE (EXCEPT MECHANICAL) DRAWING	5	3	5,213	1,449	0.09	21	689	905
331491	E	NONFERROUS METAL (EXCEPT COPPER AND ALU	4	0	4,923	1,567	0.32	107	0	60
331492	E	SECONDARY SMELTING, REFINING, AND ALLOY	6	1	4,390	1,000	0.23	157	183	103
331511	E	IRON FOUNDRIES	7	2	10,374	2,921	0.28	322	790	161
331512	E	STEEL INVESTMENT FOUNDRIES	1	1	516	192	0.37	0	23	20
331513	E	STEEL FOUNDRIES (EXCEPT INVESTMENT)	7	2	11,600	3,433	0.30	270	55	91
331521	E	ALUMINUM DIE-CASTING FOUNDRIES	8	2	18,877	5,427	0.29	397	41	315
331522	E	NONFERROUS (EXCEPT ALUMINUM) DIE-CASTIN	6	0	26,936	7,708	0.29	524	0	142

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT	
331524	E	ALUMINUM FOUNDRIES (EXCEPT DIE-CASTING)	15	2	84,187	20,220 0.24	1,893	13	221
331525	E	COPPER FOUNDRIES (EXCEPT DIE-CASTING)	6	0	3,090	885 0.29	82	98	53
331528	E	OTHER NONFERROUS FOUNDRIES (EXCEPT DIE-CASTING)	1	0	34	13 0.37	9	0	0
332111	E	IRON AND STEEL FORGING	4	1	3,088	1,106 0.36	108	1	10
332112	E	NONFERROUS FORGING	2	0	785	286 0.36	19	17	0
332114	E	CUSTOM ROLL FORMING	5	0	3,649	1,372 0.38	100	0	15
332116	E	METAL STAMPING	24	0	33,497	8,688 0.26	675	276	246
332117	E	POWDER METALLURGY PART MANUFACTURING	2	0	2,119	744 0.35	113	0	0
332211	E	CUTLERY AND FLATWARE (EXCEPT PRECIOUS)	2	0	322	96 0.30	22	0	0
332212	E	HAND AND EDGE TOOL MANUFACTURING	25	3	10,569	2,405 0.23	214	11	124
332213	E	SAW BLADE AND HANDSAW MANUFACTURING	23	1	5,486	1,186 0.22	41	47	148
332311	E	PREFABRICATED METAL BUILDING AND COMPON	3	5	52,536	9,402 0.18	1,017	46	229
332312	E	FABRICATED STRUCTURAL METAL MANUFACTURI	54	14	73,476	17,188 0.23	1,254	390	675
332313	E	PLATE WORK MANUFACTURING	36	7	57,891	11,848 0.20	1,100	114	388
332321	E	METAL WINDOW AND DOOR MANUFACTURING	28	4	81,087	24,506 0.30	2,884	9	324
332322	E	SHEET METAL WORK MANUFACTURING	65	13	73,062	17,443 0.24	1,358	216	459
332323	E	ORNAMENTAL AND ARCHITECTURAL METAL WORK	60	12	17,164	4,489 0.26	322	148	265
332410	E	POWER BOILER AND HEAT EXCHANGER MANUFAC	5	2	8,371	1,525 0.18	56	90	87
332420	E	METAL TANK (HEAVY GAUGE) MANUFACTURING	18	2	17,377	4,401 0.25	311	30	119
332431	E	METAL CAN MANUFACTURING	2	0	23,238	3,712 0.16	181	0	68
332439	E	OTHER METAL CONTAINER MANUFACTURING	22	5	32,510	8,086 0.25	258	620	258
332510	E	HARDWARE MANUFACTURING	11	0	11,389	1,703 0.15	157	0	29
332611	E	SPRING (HEAVY GAUGE) MANUFACTURING	2	0	2,360	117 0.33	21	0	1
332612	E	SPRING (LIGHT GAUGE) MANUFACTURING	7	2	2,603	555 0.21	84	2	3
332618	E	OTHER FABRICATED WIRE PRODUCT MANUFACTU	30	1	100,393	28,623 0.29	2,503	223	928
332710	E	MACHINE SHOPS	372	59	100,643	26,364 0.26	2,566	676	580
332721	E	PRECISION TURNED PRODUCT MANUFACTURING	41	8	36,324	9,475 0.26	755	299	397
332722	E	BOLT, NUT, SCREW, RIVET, AND WASHER MAN	15	1	7,574	1,879 0.25	226	54	15
332811	E	METAL HEAT TREATING	6	0	13,978	2,970 0.21	328	0	14
332812	E	METAL COATING, ENGRAVING (EXCEPT JEWELR	53	9	27,464	6,397 0.23	563	162	251
332813	E	ELECTROPLATING, PLATING, POLISHING, AND	65	12	82,610	20,782 0.25	976	3,074	1,787
332911	E	INDUSTRIAL VALVE MANUFACTURING	6	0	6,841	1,918 0.28	172	0	11
332912	E	FLUID POWER VALVE AND HOSE FITTING MANU	10	0	20,661	6,476 0.31	626	0	94
332913	E	PLUMBING FIXTURE FITTING AND TRIM MANUF	2	0	12,252	3,463 0.28	325	0	28
332919	E	OTHER METAL VALVE AND PIPE FITTING MANU	8	1	56,097	11,215 0.20	1,263	30	95
332922	E	SMALL ARMS AMMUNITION MANUFACTURING	4	0	88,295	20,459 0.23	1,415	0	95
332923	E	AMMUNITION (EXCEPT SMALL ARMS) MANUFACT	2	1	187,975	23,264 0.13	3,173	1,097	111
332924	E	SMALL ARMS MANUFACTURING	3	0	6,800	2,373 0.35	71	0	32
332926	E	FABRICATED PIPE AND PIPE FITTING MANUFA	13	2	14,077	3,470 0.25	390	63	67
332927	E	INDUSTRIAL PATTERN MANUFACTURING	6	2	2,285	481 0.21	27	65	68
332928	E	ENAMELED IRON AND METAL SANITARY WARE M	4	1	3,987	780 0.20	29	20	86
332929	E	ALL OTHER MISCELLANEOUS FABRICATED META	47	12	29,946	9,727 0.32	816	319	250
333111	E	FARM MACHINERY AND EQUIPMENT MANUFACTUR	23	2	9,257	2,679 0.29	237	2,256	38
333112	E	LAWN AND GARDEN TRACTOR AND HOME LAWN A	2	0	15,017	6,233 0.42	476	0	34
333120	E	CONSTRUCTION MACHINERY MANUFACTURING	13	5	7,139	1,644 0.23	393	122	81
333131	E	MINING MACHINERY AND EQUIPMENT MANUFAC	5	1	10,159	2,184 0.21	215	9	28
333210	E	SAWMILL AND WOODWORKING MACHINERY MANUF	10	3	2,709	970 0.36	57	39	51
333220	E	PLASTICS AND RUBBER INDUSTRY MACHINERY	12	3	4,356	860 0.20	99	63	37
333221	E	PAPER INDUSTRY MACHINERY MANUFACTURING	4	0	5,263	1,092 0.21	157	0	15
333222	E	TEXTILE MACHINERY MANUFACTURING	7	1	2,454	663 0.27	113	39	0
333223	E	PRINTING MACHINERY AND EQUIPMENT MANUFA	15	4	20,756	3,577 0.17	279	672	219
333224	E	FOOD PRODUCT MACHINERY MANUFACTURING	16	0	45,287	8,911 0.20	840	0	350
333228	E	ALL OTHER INDUSTRIAL MACHINERY MANUFACT	21	1	10,061	2,483 0.25	205	11	21
333311	E	AUTOMATIC VENDING MACHINE MANUFACTURING	5	2	43,144	9,377 0.22	46	513	756
333312	E	COMMERCIAL LAUNDRY, DRYCLEANING, AND PR	3	0	83	30 0.36	10	0	0
333313	E	OFFICE MACHINERY MANUFACTURING	2	0	688	154 0.22	14	0	0
333314	E	OPTICAL INSTRUMENT AND LENS MANUFACTURI	6	1	9,380	1,723 0.18	164	15	19
333315	E	PHOTOGRAPHIC AND PHOTOCOPYING EQUIPMENT	4	0	1,564	399 0.25	29	0	8
333319	E	OTHER COMMERCIAL AND SERVICE INDUSTRY M	28	2	69,744	14,719 0.21	1,542	70	191
333411	E	AIR PURIFICATION EQUIPMENT MANUFACTURIN	9	3	17,049	4,620 0.27	187	3,298	74
333412	E	INDUSTRIAL AND COMMERCIAL FAN AND BLOWE	4	0	21,608	5,474 0.25	778	0	42
333414	E	HEATING EQUIPMENT (EXCEPT WARM AIR FURN	5	2	3,469	773 0.22	88	24	3
333415	E	AIR-CONDITIONING AND WARM AIR HEATING E	20	5	249,303	49,234 0.20	3,187	3,284	3,264
333511	E	INDUSTRIAL MOLD MANUFACTURING	59	13	61,028	11,332 0.19	1,235	33	186
333512	E	MACHINE TOOL (METAL CUTTING TYPES) MANU	15	1	13,126	3,954 0.30	178	10	144
333513	E	MACHINE TOOL (METAL FORMING TYPES) MANU	15	8	8,696	1,926 0.22	132	78	36
333514	E	SPECIAL DIE AND TOOL, DIE SET, JIG, AND	131	21	99,039	21,100 0.21	2,039	263	509
333515	E	CUTTING TOOL AND MACHINE TOOL ACCESSORY	12	2	8,705	1,957 0.22	234	10	53
333516	E	ROLLING MILL MACHINERY AND EQUIPMENT MA	3	0	654	176 0.27	5	0	8
333518	E	OTHER METALWORKING MACHINERY MANUFACTUR	3	0	611	151 0.25	10	0	0
333611	E	TURBINE AND TURBINE GENERATOR SET UNITS	3	0	1,006	358 0.26	25	0	5
333612	E	SPEED CHANGER, INDUSTRIAL HIGH-SPEED DR	13	1	12,887	3,382 0.26	347	10	60
333613	E	MECHANICAL POWER TRANSMISSION EQUIPMENT	1	0	102	31 0.31	8	0	0
333618	E	OTHER ENGINE EQUIPMENT MANUFACTURING	8	1	69,846	22,174 0.32	1,252	11	389
333911	E	PUMP AND PUMPING EQUIPMENT MANUFACTURIN	8	1	9,061	1,666 0.18	187	30	20

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL DEFICIT		TOTAL	TAXABLE	TOTAL TAXABLE/ RATIO	CREDIT	DEFICIT	
333912	E	AIR AND GAS COMPRESSOR MANUFACTURING	7	1	25,605	5,380	0.21	342	3	105
333913	E	MEASURING AND DISPENSING PUMP MANUFACTURING	3	0	5,334	1,291	0.24	149	0	14
333921	E	ELEVATOR AND MOVING STAIRWAY MANUFACTURING	3	0	318	53	0.17	8	0	0
333922	E	CONVEYOR AND CONVEYING EQUIPMENT MANUFACTURING	21	0	47,242	8,616	0.18	597	218	567
333923	E	OVERHEAD TRAVELING CRANE, HOIST, AND MO	10	0	36,235	7,235	0.20	531	0	83
333924	E	INDUSTRIAL TRUCK, TRACTOR, TRAILER, AND	13	0	9,525	1,881	0.20	164	6	68
333991	E	POWER-DRIVEN HANDTOOL MANUFACTURING	5	0	2,264	381	0.17	72	18	4
333992	E	WELDING AND SOLDERING EQUIPMENT MANUFACTURING	14	1	9,902	1,338	0.14	149	98	66
333993	E	PACKAGING MACHINERY MANUFACTURING	13	1	6,596	1,494	0.23	75	7	39
333994	E	INDUSTRIAL PROCESS FURNACE AND OVEN MANUFACTURING	9	2	60,083	13,329	0.22	746	41	406
333995	E	FLUID POWER CYLINDER AND ACTUATOR MANUFACTURING	2	0	283	70	0.25	10	0	0
333996	E	FLUID POWER PUMP AND MOTOR MANUFACTURING	2	0	47	27	0.58	6	0	0
333997	E	SCALE AND BALANCE (EXCEPT LABORATORY) MANUFACTURING	3	0	10,245	3,230	0.32	362	0	54
333999	E	ALL OTHER MISCELLANEOUS GENERAL PURPOSE	22	4	32,879	6,996	0.21	526	49	117
334111	E	ELECTRONIC COMPUTER MANUFACTURING	9	1	5,290	1,100	0.21	98	4	20
334113	E	COMPUTER TERMINAL MANUFACTURING	1	0	8	8	1.00	0	3	3
334119	E	OTHER COMPUTER PERIPHERAL EQUIPMENT MANUFACTURING	7	1	4,715	1,736	0.37	92	21	50
334210	E	TELEPHONE APPARATUS MANUFACTURING	3	0	1,972	2,624	0.32	51	2	22
334220	E	RADIO AND TELEVISION BROADCASTING AND MANUFACTURING	10	2	13,411	2,126	0.16	112	2	25
334290	E	OTHER COMMUNICATIONS EQUIPMENT MANUFACTURING	9	1	46,596	7,051	0.16	671	45	559
334310	E	AUDIO AND VIDEO EQUIPMENT MANUFACTURING	7	1	12,143	1,927	0.16	630	6,385	188
334412	E	BARE PRINTED CIRCUIT BOARD MANUFACTURING	8	0	25,686	4,497	0.18	325	31	112
334413	E	SEMICONDUCTOR AND RELATED DEVICE MANUFACTURING	8	0	97,767	13,114	0.13	618	560	209
334416	E	ELECTRONIC COIL, TRANSFORMER, AND OTHER	3	1	1,136	508	0.45	41	66	7
334417	E	ELECTRONIC CONNECTOR MANUFACTURING	5	0	11,273	4,087	0.36	346	43	73
334418	E	PRINTED CIRCUIT ASSEMBLY (ELECTRONIC ASSEMBLY)	18	0	29,896	6,553	0.22	100	2,180	735
334419	E	OTHER ELECTRONIC COMPONENT MANUFACTURING	15	0	23,412	7,103	0.30	601	1,618	234
334510	E	ELECTROMEDICAL AND ELECTROTHERAPEUTIC APPARATUS	7	0	1,403	261	0.19	26	12	3
334511	E	SEARCH, DETECTION, NAVIGATION, GUIDANCE	10	0	8,620	929	0.11	108	12	19
334512	E	AUTOMATIC ENVIRONMENTAL CONTROL MANUFACTURING	16	0	10,837	2,915	0.27	396	0	34
334513	E	INSTRUMENTS AND RELATED PRODUCTS MANUFACTURING	15	0	9,413	2,137	0.23	155	17	37
334514	E	TOTALIZING FLUID METER AND COUNTING DEVICE	3	0	566	150	0.27	20	0	0
334515	E	INSTRUMENT MANUFACTURING FOR MEASURING	6	1	5,679	960	0.17	100	8	27
334516	E	ANALYTICAL LABORATORY INSTRUMENT MANUFACTURING	8	0	4,129	843	0.20	62	5	45
334517	E	IRRADIATION APPARATUS MANUFACTURING	1	0	121	16	0.13	3	0	0
334518	E	WATCH, CLOCK, AND PART MANUFACTURING	1	0	89	28	0.31	5	0	0
334519	E	OTHER MEASURING AND CONTROLLING DEVICE	9	1	8,442	1,210	0.14	132	6	26
334611	E	SOFTWARE REPRODUCING	12	2	14,679	1,268	0.09	92	7	64
334612	E	PRERECORDED COMPACT DISC (EXCEPT SOFTWARE)	14	0	3,552	916	0.26	105	7	21
334613	E	MAGNETIC AND OPTICAL RECORDING MEDIA MANUFACTURING	1	0	51	18	0.35	3	0	0
335110	E	ELECTRIC LAMP BULB AND PART MANUFACTURING	4	0	14,554	2,003	0.14	90	0	68
335121	E	RESIDENTIAL ELECTRIC LIGHTING FIXTURE MANUFACTURING	6	0	1,876	327	0.28	123	0	22
335122	E	COMMERCIAL, INDUSTRIAL, AND INSTITUTION	8	1	18,283	4,241	0.23	483	20	149
335129	E	OTHER LIGHTING EQUIPMENT MANUFACTURING	1	0	678	146	0.22	84	0	2
335211	E	ELECTRIC HOUSEWARES AND HOUSEHOLD FAN MANUFACTURING	4	1	91	57	0.63	6	1	5
335221	E	HOUSEHOLD COOKING APPLIANCE MANUFACTURING	4	1	9,637	2,413	0.25	18	7,442	566
335311	E	POWER, DISTRIBUTION, AND SPECIALTY TRANSFORMER	6	6	58,826	11,025	0.19	827	28	453
335312	E	MOTOR AND GENERATOR MANUFACTURING	19	6	289,652	55,399	0.19	3,429	1,179	1,777
335313	E	SWITCHGEAR AND SWITCHBOARD APPARATUS MANUFACTURING	19	5	35,126	7,866	0.22	821	16	92
335314	E	RELAY AND INDUSTRIAL CONTROL MANUFACTURING	21	1	11,257	2,215	0.20	210	62	93
335911	E	STORAGE BATTERY MANUFACTURING	6	0	67,929	17,255	0.25	980	0	317
335912	E	PRIMARY BATTERY MANUFACTURING	3	0	23,816	5,509	0.23	761	0	25
335931	E	CURRENT-CARRYING WIRING DEVICE MANUFACTURING	15	5	36,099	10,570	0.29	775	242	208
335932	E	NONCURRENT-CARRYING WIRING DEVICE MANUFACTURING	9	0	39,235	9,445	0.24	1,208	0	113
335991	E	CARBON AND GRAPHITE PRODUCT MANUFACTURING	1	0	3,131	627	0.20	101	0	19
335999	E	ALL OTHER MISCELLANEOUS ELECTRICAL EQUIPMENT	11	5	12,066	2,730	0.23	213	256	165
336111	E	AUTOMOBILE MANUFACTURING	6	3	3,516	1,117	0.32	18	68	77
336112	E	LIGHT TRUCK AND UTILITY VEHICLE MANUFACTURING	3	2	1,262,763	151,790	0.12	5,907	84,405	3,599
336120	E	HEAVY DUTY TRUCK MANUFACTURING	2	0	568	182	0.32	7	0	10
336211	E	MOTOR VEHICLE BODY MANUFACTURING	40	10	37,607	11,409	0.30	424	396	431
336212	E	TRUCK TRAILER MANUFACTURING	20	4	81,965	15,056	0.18	1,063	80	320
336213	E	MOTOR HOME MANUFACTURING	2	0	361	134	0.37	9	0	4
336214	E	TRAVEL TRAILER AND CAMPER MANUFACTURING	49	12	14,781	6,816	0.46	496	113	207
336311	E	CARBURETOR, PISTON, PISTON RING, AND VALVE	6	1	23,577	5,136	0.22	234	363	485
336312	E	GASOLINE ENGINE AND ENGINE PARTS MANUFACTURING	43	10	35,222	9,410	0.27	409	402	1,034
336321	E	VEHICULAR LIGHTING EQUIPMENT MANUFACTURING	3	0	10,999	2,935	0.27	242	0	120
336322	E	OTHER MOTOR VEHICLE ELECTRICAL AND ELECTRONIC	29	4	19,240	7,310	0.38	433	36	108
336330	E	MOTOR VEHICLE STEERING AND SUSPENSION COMPONENTS	6	2	70,267	17,366	0.25	573	613	193
336340	E	MOTOR VEHICLE BRAKE SYSTEM MANUFACTURING	14	2	73,224	20,217	0.28	1,169	126	728
336350	E	MOTOR VEHICLE TRANSMISSION AND POWER TRAIN	20	3	36,197	8,832	0.24	385	17	173
336360	E	MOTOR VEHICLE SEATING AND INTERIOR TRIM	12	5	143,647	28,995	0.20	409	1,990	1,185
336370	E	MOTOR VEHICLE METAL STAMPING	12	1	53,868	14,512	0.27	1,161	27	151
336391	E	MOTOR VEHICLE AIR-CONDITIONING MANUFACTURING	2	0	444	139	0.31	14	0	0
336399	E	ALL OTHER MOTOR VEHICLE PARTS MANUFACTURING	46	4	142,273	36,982	0.26	2,478	143	491
336411	E	AIRCRAFT MANUFACTURING	5	3	18,669	3,269	0.18	75	108	199

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS
AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

04/22/2005

REPORT-NO. DES-CRE116A (09-04)

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT	
336412	E	AIRCRAFT ENGINE AND ENGINE PARTS MANUFA	7	2	9,639	2,203 0.23	126	1,069	39
336413	E	OTHER AIRCRAFT PARTS AND AUXILIARY EQUI	22		125,116	19,816 0.16	1,411	50	632
336415	E	GUIDED MISSILE AND SPACE VEHICLE PROPUL	1		126	16 0.13	2	0	0
336419	E	OTHER GUIDED MISSILE AND SPACE VEHICLE	2		1,206	332 0.28	100	0	1
336510	E	RAILROAD ROLLING STOCK MANUFACTURING	9		24,080	6,460 0.27	485	0	75
336611	E	SHIP BUILDING AND REPAIRING	9		15,010	4,574 0.30	323	6	121
336612	E	BOAT BUILDING	26		70,668	25,598 0.36	609	992	829
336991	E	MOTORCYCLE, BICYCLE, AND PARTS MANUFACT	11		50,893	8,979 0.18	566	35	164
336992	E	MILITARY ARMORED VEHICLE, TANK, AND TAN	1		0	0 0.99	1	0	0
336999	E	ALL OTHER TRANSPORTATION EQUIPMENT MANU	17		3,900	1,233 0.32	152	4	3
337110	E	WOOD KITCHEN CABINET AND COUNTERTOP MAN	302	43	95,129	32,628 0.34	2,790	244	636
337121	E	UPHOLSTERED HOUSEHOLD FURNITURE MANUFAC	24	44	43,480	10,746 0.25	1,449	27	172
337122	E	NONUPHOLSTERED WOOD HOUSEHOLD FURNITURE	63	9	68,165	19,177 0.28	2,215	182	687
337124	E	METAL HOUSEHOLD FURNITURE MANUFACTURING	4	0	723	147 0.20	27	0	0
337125	E	HOUSEHOLD FURNITURE (EXCEPT WOOD AND ME	3	0	1,078	457 0.42	39	0	9
337127	E	INSTITUTIONAL FURNITURE MANUFACTURING	23	44	25,186	5,742 0.23	486	109	193
337211	E	WOOD OFFICE FURNITURE MANUFACTURING	9		3,467	1,209 0.35	44	5	50
337212	E	CUSTOM ARCHITECTURAL WOODWORK AND MILLW	26		9,291	2,733 0.29	217	117	150
337214	E	OFFICE FURNITURE (EXCEPT WOOD) MANUFACT	10		11,851	3,488 0.29	311	83	132
337215	E	SHOWCASE, PARTITION, SHELVING, AND LOCK	55	1	85,630	27,738 0.32	2,273	243	714
337910	E	MATTRESS MANUFACTURING	14	0	99,441	24,633 0.25	2,549	56	171
337920	E	BLIND AND SHADE MANUFACTURING	5	0	560	126 0.22	25	0	7
339111	E	LABORATORY APPARATUS AND FURNITURE MANU	14		15,992	3,440 0.22	296	87	49
339112	E	SURGICAL AND MEDICAL INSTRUMENT MANUFAC	33		265,300	37,305 0.14	3,159	125	687
339113	E	SURGICAL APPLIANCE AND SUPPLIES MANUFAC	38		14,188	3,864 0.27	474	64	118
339114	E	DENTAL EQUIPMENT AND SUPPLIES MANUFACTU	7		5,254	1,249 0.24	132	7	30
339115	E	OPHTHALMIC GOODS MANUFACTURING	14		9,281	2,562 0.28	185	88	88
339116	E	DENTAL LABORATORIES	158	0	36,978	9,928 0.27	1,215	10	91
339911	E	JEWELRY (EXCEPT COSTUME) MANUFACTURING	18		2,846	740 0.26	123	22	5
339912	E	SILVERWARE AND HOLLOWWARE MANUFACTURING	3		335	125 0.37	17	0	0
339914	E	COSTUME JEWELRY AND NOVELTY MANUFACTURI	11		2,998	1,423 0.47	173	12	22
339920	E	SPORTING AND ATHLETIC GOODS MANUFACTURI	68	23	68,011	19,155 0.28	880	1,056	1,162
339931	E	DOLL AND STUFFED TOY MANUFACTURING	12		4,412	257 0.62	28	10	11
339932	E	GAME, TOY, AND CHILDREN'S VEHICLE MANUF	25	7	7,501	2,261 0.30	375	248	83
339941	E	PEN AND MECHANICAL PENCIL MANUFACTURING	2	1	86	14 0.16	2	4	0
339942	E	LEAD PENCIL AND ART GOOD MANUFACTURING	4	0	4,809	1,717 0.36	116	0	9
339943	E	MARKING DEVICE MANUFACTURING	17	0	15,179	3,195 0.21	384	22	73
339944	E	CARBON PAPER AND INKED RIBBON MANUFACTU	4	0	398	129 0.32	21	0	3
339950	E	SIGN MANUFACTURING	150	20	42,194	11,848 0.28	933	258	330
339991	E	GASKET, PACKING, AND SEALING DEVICE MAN	19	2	22,377	5,748 0.26	548	129	178
339992	E	MUSICAL INSTRUMENT MANUFACTURING	15		1,646	555 0.34	62	8	4
339994	E	BROOM, BRUSH, AND MOP MANUFACTURING	12	1	8,097	2,486 0.31	313	4	29
339995	E	BURIAL CASKET MANUFACTURING	2		5,497	1,341 0.24	150	1	6
339999	E	ALL OTHER MISCELLANEOUS MANUFACTURING	64	14	15,241	5,902 0.39	614	420	619
E TOTALS			7,567	1,275	13,205,506	2,801,568 0.21	238,929	210,745	83,518
F WHOLESALE TRADE									
423110	F	AUTOMOBILE AND OTHER MOTOR VEHICLE MERC	204	11	138,330	30,313 0.22	3,411	124	413
423120	F	MOTOR VEHICLE SUPPLIES AND NEW PARTS ME	292	24	159,758	40,584 0.25	4,098	478	590
423130	F	TIRE AND TUBE MERCHANT WHOLESALE	38	4	19,325	5,293 0.27	723	21	74
423140	F	MOTOR VEHICLE PARTS (USED) MERCHANT WHO	81	9	15,440	4,535 0.29	544	11	74
423210	F	FURNITURE MERCHANT WHOLESALE	76	5	36,479	8,912 0.24	840	62	287
423220	F	HOME FURNISHING MERCHANT WHOLESALE	73	6	36,822	7,231 0.20	678	18	179
423310	F	LUMBER, PLYWOOD, MILLWORK, AND WOOD PAN	159	12	121,360	26,065 0.21	2,626	224	503
423320	F	BRICK, STONE, AND RELATED CONSTRUCTION	63	5	52,376	12,214 0.23	2,553	52	198
423330	F	ROOFING, SIDING, AND INSULATION MATERIA	65	9	40,469	8,681 0.21	635	160	304
423390	F	OTHER CONSTRUCTION MATERIAL MERCHANT WH	41	4	10,134	2,669 0.26	190	33	60
423410	F	PHOTOGRAPHIC EQUIPMENT AND SUPPLIES MER	21	2	9,546	1,573 0.16	206	60	4
423420	F	OFFICE EQUIPMENT MERCHANT WHOLESALE	90	8	113,563	22,338 0.20	2,736	232	993
423430	F	COMPUTER AND COMPUTER PERIPHERAL EQUIPM	199	26	328,149	35,770 0.11	3,685	217	659
423440	F	OTHER COMMERCIAL EQUIPMENT MERCHANT WHO	114	11	34,119	7,859 0.23	762	415	176
423450	F	MEDICAL, DENTAL, AND HOSPITAL EQUIPMENT	329	33	198,711	30,788 0.15	3,049	161	560
423460	F	OPHTHALMIC GOODS MERCHANT WHOLESALE	43	6	14,198	3,456 0.24	386	13	42
423490	F	OTHER PROFESSIONAL EQUIPMENT AND SUPPLI	40	5	11,263	1,835 0.16	175	24	49
423510	F	METAL SERVICE CENTERS AND OTHER METAL M	199	21	119,174	24,618 0.21	2,719	192	391
423520	F	COAL AND OTHER MINERAL AND ORE MERCHANT	5	0	6,740	533 0.08	74	0	0
423610	F	ELECTRICAL APPARATUS AND EQUIPMENT, WIR	149	6	186,187	30,574 0.16	3,311	20	509
423620	F	ELECTRICAL AND ELECTRONIC APPLIANCE, TE	47	4	44,104	9,712 0.22	1,903	288	299
423690	F	OTHER ELECTRONIC PARTS AND EQUIPMENT ME	160	28	74,835	14,104 0.19	1,230	333	362
423710	F	HARDWARE MERCHANT WHOLESALE	124	7	57,390	12,385 0.22	1,338	209	343
423720	F	PLUMBING AND HEATING EQUIPMENT AND SUPP	150	10	98,710	21,371 0.22	2,435	69	168
423730	F	WARM AIR HEATING AND AIR-CONDITIONING E	94	5	56,203	9,518 0.17	1,083	20	

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS
AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

REPORT-NO. DES-CRE116A (09-04)

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT	
423740	F	REFRIGERATION EQUIPMENT AND SUPPLIES ME	34	3	15,080	3,153 0.21	360	37	37
423810	F	CONSTRUCTION AND MINING (EXCEPT OIL WEL	109	15	93,513	17,545 0.19	1,922	252	458
423820	F	FARM AND GARDEN MACHINERY AND EQUIPMENT	282	16	116,761	28,557 0.24	3,945	130	313
423830	F	INDUSTRIAL MACHINERY AND EQUIPMENT MERC	547	47	339,987	58,276 0.17	6,063	591	1,428
423840	F	INDUSTRIAL SUPPLIES MERCHANT WHOLESALER	110	11	49,608	9,433 0.19	1,007	67	195
423850	F	SERVICE ESTABLISHMENT EQUIPMENT AND SUP	144	8	52,635	12,573 0.24	1,381	21	213
423860	F	TRANSPORTATION EQUIPMENT AND SUPPLIES (47	6	20,827	3,714 0.18	431	16	45
423910	F	SPORTING AND RECREATIONAL GOODS AND SUP	90	7	28,850	7,882 0.27	888	15	101
423920	F	TOY AND HOBBY GOODS AND SUPPLIES MERCHA	56	11	15,736	5,450 0.35	533	1,235	202
423930	F	RECYCLABLE MATERIAL MERCHANT WHOLESALER	195	18	61,440	17,115 0.28	1,734	102	270
423940	F	JEWELRY, WATCH, PRECIOUS STONE, AND PRE	66	8	13,321	3,138 0.24	292	25	150
423990	F	OTHER MISCELLANEOUS DURABLE GOODS MERCH	102	12	19,143	5,615 0.29	495	69	81
424110	F	PRINTING AND WRITING PAPER MERCHANT WHO	15	1	8,288	1,296 0.16	173	15	49
424120	F	STATIONERY AND OFFICE SUPPLIES MERCHANT	145	9	83,317	15,941 0.19	1,497	48	396
424130	F	INDUSTRIAL AND PERSONAL SERVICE PAPER M	114	8	64,531	9,785 0.15	1,156	34	209
424210	F	DRUGS AND DRUGGISTS' SUNDRIES MERCHANT	174	17	410,759	82,562 0.20	8,868	204	801
424310	F	PIECE GOODS, NOTIONS, AND OTHER DRY GOO	43	3	8,518	1,783 0.21	212	11	38
424320	F	MEN'S AND BOYS' CLOTHING AND FURNISHING	55	8	19,052	4,152 0.22	343	1,014	119
424330	F	WOMEN'S, CHILDREN'S, AND INFANTS' CLOTH	25	1	32,856	7,956 0.24	726	45	207
424340	F	FOOTWEAR MERCHANT WHOLESALERS	48	9	32,348	4,714 0.15	379	1,411	152
424410	F	GENERAL LINE GROCERY MERCHANT WHOLESALE	101	5	145,780	33,537 0.23	3,900	54	566
424420	F	PACKAGED FROZEN FOOD MERCHANT WHOLESALE	38	6	16,391	3,806 0.23	405	25	78
424430	F	DAIRY PRODUCT (EXCEPT DRIED OR CANNED)	25	2	11,193	2,523 0.23	268	33	34
424440	F	POULTRY AND POULTRY PRODUCT MERCHANT WH	23	3	7,262	2,523 0.21	140	76	28
424450	F	CONFECTIONERY MERCHANT WHOLESALERS	56	5	9,215	2,639 0.29	326	197	95
424460	F	FISH AND SEAFOOD MERCHANT WHOLESALERS	7	0	2,922	911 0.31	74	0	5
424470	F	MEAT AND MEAT PRODUCT MERCHANT WHOLESALE	30	2	38,558	13,000 0.34	1,415	1	93
424480	F	FRESH FRUIT AND VEGETABLE MERCHANT WHOL	44	3	25,765	5,999 0.23	575	56	224
424490	F	OTHER GROCERY AND RELATED PRODUCTS MERC	190	18	107,096	21,653 0.20	2,709	172	299
424510	F	GRAIN AND FIELD BEAN MERCHANT WHOLESALE	100	10	51,372	11,613 0.23	1,395	50	179
424520	F	LIVESTOCK MERCHANT WHOLESALERS	69	2	14,001	6,415 0.46	855	7	64
424590	F	OTHER FARM PRODUCT RAW MATERIAL MERCHAN	19	1	5,281	1,830 0.35	214	9	29
424610	F	PLASTICS MATERIALS AND BASIC FORMS AND	64	9	27,627	5,727 0.21	519	144	140
424690	F	OTHER CHEMICAL AND ALLIED PRODUCTS MERC	195	18	99,898	18,051 0.18	1,929	129	363
424710	F	PETROLEUM BULK STATIONS AND TERMINALS	46	3	56,179	13,202 0.23	2,007	9	228
424720	F	PETROLEUM AND PETROLEUM PRODUCTS MERCHA	114	6	85,754	22,650 0.26	3,234	17	449
424810	F	BEER AND ALE MERCHANT WHOLESALERS	47	1	75,787	15,769 0.21	1,768	4	116
424820	F	WINE AND DISTILLED ALCOHOLIC BEVERAGE M	31	3	53,026	10,103 0.19	1,103	8	112
424910	F	FARM SUPPLIES MERCHANT WHOLESALERS	356	37	102,179	26,807 0.26	3,124	344	468
424920	F	BOOK, PERIODICAL, AND NEWSPAPER MERCHAN	50	5	60,952	16,745 0.27	1,893	47	270
424930	F	FLOWER, NURSERY STOCK, AND FLORISTS' SU	53	5	23,349	7,945 0.34	565	735	322
424940	F	TOBACCO AND TOBACCO PRODUCT MERCHANT WH	33	9	23,654	5,299 0.22	561	1	103
424950	F	PAINT, VARNISH, AND SUPPLIES MERCHANT W	72	1	22,989	4,454 0.19	523	115	67
424990	F	OTHER MISCELLANEOUS NONDURABLE GOODS ME	126	16	31,202	8,260 0.26	633	250	414
425110	F	BUSINESS TO BUSINESS ELECTRONIC MARKETS	125	14	114,457	17,793 0.16	2,048	560	309
425120	F	WHOLESALE TRADE AGENTS AND BROKERS	5,455	548	971,240	164,008 0.17	19,482	10,244	3,746
F TOTALS			12,726	1,211	5,653,082	1,115,832 0.20	124,458	22,099	21,708
G RETAIL TRADE									
441110	G	NEW CAR DEALERS	506	14	1,000,092	222,847 0.22	24,082	196	3,521
441120	G	USED CAR DEALERS	863	98	86,609	29,342 0.34	2,948	1,182	551
441210	G	RECREATIONAL VEHICLE DEALERS	61	4	25,187	6,656 0.26	633	36	73
441221	G	MOTORCYCLE DEALERS	133	15	40,459	11,929 0.29	973	109	214
441222	G	BOAT DEALERS	115	23	31,716	9,406 0.30	662	528	291
441229	G	ALL OTHER MOTOR VEHICLE DEALERS	37	4	6,283	1,739 0.28	169	18	28
441310	G	AUTOMOTIVE PARTS AND ACCESSORIES STORES	505	34	123,221	49,668 0.40	6,380	184	528
441320	G	TIRE DEALERS	308	25	127,443	39,721 0.31	4,236	90	453
442110	G	FURNITURE STORES	494	47	146,663	48,041 0.33	4,933	295	872
442210	G	FLOOR COVERING STORES	327	19	65,056	18,100 0.28	1,979	156	279
442291	G	WINDOW TREATMENT STORES	42	4	3,299	1,229 0.37	128	11	34
442299	G	ALL OTHER HOME FURNISHINGS STORES	275	25	54,553	25,854 0.47	2,511	118	339
443111	G	HOUSEHOLD APPLIANCE STORES	217	7	25,886	9,673 0.37	1,315	28	124
443112	G	RADIO, TELEVISION, AND OTHER ELECTRONIC	359	33	134,098	53,738 0.40	4,942	145	1,022
443120	G	COMPUTER AND SOFTWARE STORES	266	37	88,383	18,210 0.21	1,534	222	696
443130	G	CAMERA AND PHOTOGRAPHIC SUPPLIES STORES	14	1	5,590	2,109 0.38	296	3	22
444110	G	HOME CENTERS	265	10	291,274	113,555 0.39	10,182	608	1,195
444120	G	PAINT AND WALLPAPER STORES	67	6	93,288	35,041 0.38	4,839	39	534
444130	G	HARDWARE STORES	268	13	59,719	22,772 0.38	3,092	73	192
444190	G	OTHER BUILDING MATERIAL DEALERS	442	35	231,187	58,176 0.25	6,128	397	828
444210	G	OUTDOOR POWER EQUIPMENT STORES	126	20	18,494	5,825 0.31	4,720	174	138
444220	G	NURSERIES, GARDEN CENTERS, AND FARM SUP	255	39	118,876	40,671 0.34	4,720	533	559
445110	G	SUPERMARKETS AND OTHER GROCERY (EXCEPT	680	30	819,065	327,414 0.40	45,345	93	2,203

MISSOURI DIVISION OF EMPLOYMENT SECURITY
EMPLOYER CONTRIBUTIONS
AVERAGE RATE FOR INDUSTRY WITHOUT PERCENTAGE INCREASE/DECREASE AS OF JUNE 30, 2004

04/22/2005

REPORT-NO. DES-CRE116A (09-04)

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS	WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL DEFICIT	TOTAL	TAXABLE	TOTAL TAXABLE/ RATIO	CREDIT	DEFICIT	
445120	G	CONVENIENCE STORES	235	23	41,075	18,038 0.44	2,554	87	277
445210	G	MEAT MARKETS	104	10	13,578	5,602 0.41	671	80	81
445220	G	FISH AND SEAFOOD MARKETS	8	1	613	290 0.47	35	4	6
445230	G	FRUIT AND VEGETABLE MARKETS	35	4	3,493	1,328 0.38	147	177	52
445291	G	BAKED GOODS STORES	16	3	307	221 0.72	41	0	1
445292	G	CONFECTIONERY AND NUT STORES	63	5	6,009	2,856 0.48	373	8	78
445299	G	ALL OTHER SPECIALTY FOOD STORES	111	12	30,222	8,844 0.29	1,123	265	218
445310	G	BEER, WINE, AND LIQUOR STORES	373	39	38,533	16,630 0.43	1,906	124	208
446110	G	PHARMACIES AND DRUG STORES	497	5	248,365	66,064 0.27	8,193	17	449
446120	G	COSMETICS, BEAUTY SUPPLIES, AND PERFUME	141	8	28,919	12,689 0.44	1,326	21	106
446130	G	OPTICAL GOODS STORES	93	2	26,809	9,115 0.34	1,356	9	103
446191	G	FOOD (HEALTH) SUPPLEMENT STORES	106	4	12,492	5,700 0.46	626	15	79
446199	G	ALL OTHER HEALTH AND PERSONAL CARE STOR	146	9	38,370	8,797 0.23	822	22	128
447110	G	GASOLINE STATIONS WITH CONVENIENCE STOR	1,345	111	348,316	183,190 0.53	20,285	700	2,978
447190	G	OTHER GASOLINE STATIONS	300	15	70,905	34,281 0.48	4,790	147	608
448110	G	MEN'S CLOTHING STORES	84	5	17,787	7,603 0.43	862	43	87
448120	G	WOMEN'S CLOTHING STORES	181	13	67,981	36,171 0.53	3,962	50	404
448130	G	CHILDREN'S AND INFANTS' CLOTHING STORES	57	4	24,863	13,135 0.53	1,532	11	170
448140	G	FAMILY CLOTHING STORES	158	11	64,958	34,552 0.53	4,369	45	249
448150	G	CLOTHING ACCESSORIES STORES	83	9	13,007	6,106 0.47	669	66	93
448190	G	OTHER CLOTHING STORES	258	27	12,252	17,705 0.42	1,591	955	474
448210	G	SHOE STORES	218	17	63,803	27,589 0.43	3,290	703	336
448310	G	JEWELRY STORES	358	25	74,962	22,704 0.30	2,875	128	284
448320	G	LUGGAGE AND LEATHER GOODS STORES	22	7	2,581	1,389 0.54	201	95	47
451110	G	SPORTING GOODS STORES	402	24	71,379	33,696 0.47	4,130	103	314
451120	G	HOBBY, TOY, AND GAME STORES	156	15	29,542	15,383 0.52	1,667	72	241
451130	G	SEWING, NEEDLEWORK, AND PIECE GOODS STO	78	1	14,943	7,726 0.46	1,040	1	60
451140	G	MUSICAL INSTRUMENT AND SUPPLIES STORES	112	6	20,217	6,690 0.33	863	27	77
451211	G	BOOK STORES	155	14	34,426	16,391 0.48	2,055	69	193
451212	G	NEWS DEALERS AND NEWSSTANDS	10	0	1,850	1,073 0.58	116	0	23
451220	G	PRERECORDED TAPE, COMPACT DISC, AND REC	71	6	13,135	7,347 0.56	1,107	25	165
452111	G	DEPARTMENT STORES (EXCEPT DISCOUNT DEPA	13	1	431,073	137,982 0.32	19,192	0	1,409
452112	G	DISCOUNT DEPARTMENT STORES	12	3	119,603	58,098 0.49	6,843	78	885
452910	G	WAREHOUSE CLUBS AND SUPERCENTERS	20	1	835,564	375,030 0.45	43,986	5	1,746
452990	G	ALL OTHER GENERAL MERCHANDISE STORES	269	23	119,868	63,721 0.53	6,556	171	852
453110	G	FLORISTS	514	33	28,972	14,941 0.52	2,288	73	148
453210	G	OFFICE SUPPLIES AND STATIONERY STORES	169	79	73,903	22,526 0.30	3,242	87	360
453220	G	GIFT, NOVELTY, AND SOUVENIR STORES	652	79	64,656	33,391 0.52	3,756	1,362	1,004
453310	G	USED MERCHANDISE STORES	475	32	32,410	17,088 0.53	1,890	99	250
453910	G	PET AND PET SUPPLIES STORES	113	12	27,579	13,057 0.47	1,346	13	146
453920	G	ART DEALERS	76	7	4,559	1,729 0.38	268	53	64
453930	G	MANUFACTURED (MOBILE) HOME DEALERS	128	29	21,584	6,653 0.31	723	214	235
453991	G	TOBACCO STORES	85	7	12,926	6,125 0.47	556	43	149
453998	G	ALL OTHER MISCELLANEOUS STORE RETAILERS	416	32	41,130	16,513 0.40	2,032	358	348
454111	G	ELECTRONIC SHOPPING	79	6	153,964	22,094 0.14	1,218	502	442
454112	G	ELECTRONIC AUCTIONS	5	0	53	53 1.00	2	0	0
454113	G	MAIL-ORDER HOUSES	108	11	139,526	50,538 0.36	2,985	3,028	1,642
454210	G	VENDING MACHINE OPERATORS	148	12	35,112	11,879 0.34	1,269	33	197
454311	G	HEATING OIL DEALERS	13	1	3,164	1,077 0.34	128	18	5
454312	G	LIQUEFIED PETROLEUM GAS (BOTTLED GAS) D	125	9	39,182	11,339 0.29	1,124	74	288
454319	G	OTHER FUEL DEALERS	2	0	24	18 0.76	3	0	0
454390	G	OTHER DIRECT SELLING ESTABLISHMENTS	233	27	17,467	5,799 0.33	569	142	201
G TOTALS			16,256	1,309	7,266,449	2,650,275 0.36	307,222	15,659	33,654
H TRANSPORTATION AND WAREHOUSING									
481111	H	SCHEDULED PASSENGER AIR TRANSPORTATION	28	8	466,690	69,645 0.15	2,570	18,092	22,363
481112	H	SCHEDULED FREIGHT AIR TRANSPORTATION	5	2	1,867	444 0.24	14	10	39
481211	H	NONSCHEDULED CHARTERED PASSENGER AIR TR	37	6	14,484	4,271 0.29	280	19	87
481212	H	NONSCHEDULED CHARTERED FREIGHT AIR TRAN	6	1	541	188 0.35	28	13	5
481219	H	OTHER NONSCHEDULED AIR TRANSPORTATION	4	0	708	147 0.21	30	0	10
482112	H	SHORT LINE RAILROADS	1	0	98	61 0.62	6	0	0
483111	H	DEEP SEA FREIGHT TRANSPORTATION	5	0	701	76 0.11	18	0	0
483112	H	DEEP SEA PASSENGER TRANSPORTATION	6	1	10,018	2,983 0.30	406	10	82
483114	H	COASTAL AND GREAT LAKES PASSENGER TRANS	2	0	129	18 0.14	4	0	0
483211	H	INLAND WATER FREIGHT TRANSPORTATION	12	2	21,164	4,066 0.19	420	49	62
483212	H	INLAND WATER PASSENGER TRANSPORTATION	2	1	202	84 0.42	1	6	4
484110	H	GENERAL FREIGHT TRUCKING, LOCAL	359	67	111,388	33,492 0.30	2,924	1,303	882
484121	H	GENERAL FREIGHT TRUCKING, LONG-DISTANCE	1,503	155	741,045	206,674 0.28	23,773	2,371	2,924
484122	H	GENERAL FREIGHT TRUCKING, LONG-DISTANCE	142	18	201,726	46,891 0.23	4,716	200	537
484210	H	USED HOUSEHOLD AND OFFICE GOODS MOVING	177	24	119,789	33,718 0.28	4,047	172	469
484220	H	SPECIALIZED FREIGHT (EXCEPT USED GOODS)	901	274	92,777	34,463 0.37	2,350	4,587	1,452
484230	H	SPECIALIZED FREIGHT (EXCEPT USED GOODS)	549	63	167,354	55,018 0.33	5,894	553	871

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REPORT-NO. DES-CRE116A (09-04)

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT	
485111	H	MIXED MODE TRANSIT SYSTEMS	1	0	75,521	18,259 0.24	2,027	0	229
485113	H	BUS AND OTHER MOTOR VEHICLE TRANSIT SYS	6	1	31,436	7,381 0.23	824	13	99
485119	H	OTHER URBAN TRANSIT SYSTEMS	2	1	17,456	188 0.41	1	75	20
485210	H	INTERURBAN AND RURAL BUS TRANSPORTATION	9	1	10,899	4,130 0.38	434	1	83
485310	H	TAXI SERVICE	52	7	6,271	2,866 0.46	325	55	110
485320	H	LIMOUSINE SERVICE	48	3	4,790	2,268 0.47	278	8	25
485410	H	SCHOOL AND EMPLOYEE BUS TRANSPORTATION	75	29	96,973	52,604 0.54	781	30,132	7,727
485510	H	CHARTER BUS INDUSTRY	27	4	4,923	2,486 0.50	181	80	85
485991	H	SPECIAL NEEDS TRANSPORTATION	66	15	19,181	7,993 0.42	673	1,098	443
485999	H	ALL OTHER TRANSIT AND GROUND PASSENGER	12	0	1,759	1,049 0.60	82	19	33
486110	H	PIPELINE TRANSPORTATION OF CRUDE OIL	2	0	4,064	498 0.12	300	0	3
486210	H	PIPELINE TRANSPORTATION OF NATURAL GAS	8	0	8,824	1,064 0.12	732	0	28
486910	H	PIPELINE TRANSPORTATION OF REFINED PETR	1	0	4,537	670 0.15	48	0	9
486990	H	ALL OTHER PIPELINE TRANSPORTATION	1	0	202	24 0.12	32	0	12
487110	H	SCENIC AND SIGHTSEEING TRANSPORTATION,	16	7	1,890	798 0.42	35	270	100
487210	H	SCENIC AND SIGHTSEEING TRANSPORTATION,	12	6	33,336	14,623 0.44	7	8,034	2,261
487990	H	SCENIC AND SIGHTSEEING TRANSPORTATION,	2	0	291	109 0.38	12	0	0
488111	H	AIR TRAFFIC CONTROL	2	0	908	217 0.24	26	0	0
488119	H	OTHER AIRPORT OPERATIONS	31	5	33,714	13,669 0.41	932	499	473
488190	H	OTHER SUPPORT ACTIVITIES FOR AIR TRANSP	56	3	48,416	11,623 0.24	1,120	3	334
488210	H	SUPPORT ACTIVITIES FOR RAIL TRANSPORTAT	33	9	23,892	7,426 0.31	393	350	353
488310	H	PORT AND HARBOR OPERATIONS	7	1	1,468	352 0.24	43	8	9
488320	H	MARINE CARGO HANDLING	3	1	1,219	865 0.21	77	5	8
488330	H	NAVIGATIONAL SERVICES TO SHIPPING	11	2	8,482	2,176 0.26	134	538	198
488390	H	OTHER SUPPORT ACTIVITIES FOR WATER TRAN	6	2	4,116	1,059 0.26	62	4	45
488410	H	MOTOR VEHICLE TOWING	153	13	12,458	5,420 0.44	713	59	151
488490	H	OTHER SUPPORT ACTIVITIES FOR ROAD TRANS	34	4	8,999	3,516 0.39	257	28	65
488510	H	FREIGHT TRANSPORTATION ARRANGEMENT	373	30	102,353	26,017 0.25	2,511	222	574
488991	H	PACKING AND CRATING	31	2	1,166	565 0.48	58	25	11
488999	H	ALL OTHER SUPPORT ACTIVITIES FOR TRANSP	15	5	2,751	908 0.33	81	19	55
491110	H	POSTAL SERVICE	18	0	3,866	1,366 0.35	71	0	24
492110	H	COURIERS	198	14	275,521	66,611 0.24	8,928	132	561
492210	H	LOCAL MESSENGERS AND LOCAL DELIVERY	122	8	17,342	5,626 0.32	1,023	22	129
493110	H	GENERAL WAREHOUSING AND STORAGE	135	13	91,893	26,931 0.29	2,439	512	855
493120	H	REFRIGERATED WAREHOUSING AND STORAGE	16	2	46,202	13,698 0.30	941	11	291
493130	H	FARM PRODUCT WAREHOUSING AND STORAGE	12	4	3,977	1,147 0.29	54	401	47
493190	H	OTHER WAREHOUSING AND STORAGE	28	1	9,006	2,400 0.27	217	2	45
H TOTALS			5,370	817	2,956,783	800,842 0.27	74,335	70,009	45,279
I INFORMATION									
511110	I	NEWSPAPER PUBLISHERS	223	18	274,052	68,644 0.25	9,777	51	921
511120	I	PERIODICAL PUBLISHERS	172	17	66,199	14,358 0.22	1,350	66	284
511130	I	BOOK PUBLISHERS	78	7	71,512	17,329 0.24	972	2,555	863
511140	I	DIRECTORY AND MAILING LIST PUBLISHERS	39	4	60,901	10,137 0.17	1,246	24	181
511191	I	GREETING CARD PUBLISHERS	4	0	383,024	56,357 0.15	9,302	0	360
511199	I	ALL OTHER PUBLISHERS	39	7	19,600	6,820 0.35	1,199	2,410	783
511210	I	SOFTWARE PUBLISHERS	379	61	150,691	18,245 0.12	1,589	437	547
512110	I	MOTION PICTURE AND VIDEO PRODUCTION	148	9	26,815	5,829 0.22	682	66	143
512120	I	MOTION PICTURE AND VIDEO DISTRIBUTION	5	1	875	264 0.30	30	2	1
512131	I	MOTION PICTURE THEATERS (EXCEPT DRIVE-I	44	0	46,767	16,344 0.35	2,392	0	95
512132	I	DRIVE-IN MOTION PICTURE THEATERS	6	0	22	32 1.00	10	0	0
512191	I	TELEPRODUCTION AND OTHER POSTPRODUCTION	6	2	1,765	312 0.18	31	9	10
512199	I	OTHER MOTION PICTURE AND VIDEO INDUSTRI	3	0	1,446	728 0.50	40	0	10
512210	I	RECORD PRODUCTION	5	1	128	23 0.80	7	0	0
512220	I	INTEGRATED RECORD PRODUCTION/DISTRIBUTI	2	0	132	50 0.38	5	3	5
512230	I	MUSIC PUBLISHERS	6	0	2,367	716 0.30	86	0	2
512240	I	SOUND RECORDING STUDIOS	24	2	1,898	562 0.30	56	13	5
512290	I	OTHER SOUND RECORDING INDUSTRIES	12	1	1,320	295 0.22	34	17	8
515111	I	RADIO NETWORKS	22	2	42,956	13,531 0.32	1,589	30	229
515112	I	RADIO STATIONS	115	4	78,948	19,393 0.25	2,031	11	304
515120	I	TELEVISION BROADCASTING	46	3	113,246	19,969 0.18	2,635	26	175
515210	I	CABLE AND OTHER SUBSCRIPTION PROGRAMMIN	11	3	12,724	3,375 0.27	164	18	278
516110	I	INTERNET PUBLISHING AND BROADCASTING	43	3	12,241	2,242 0.18	246	18	18
517110	I	WIRED TELECOMMUNICATIONS CARRIERS	111	22	617,661	106,120 0.17	11,068	2,802	5,069
517211	I	PAGING	20	6	5,977	1,543 0.26	251	145	76
517212	I	CELLULAR AND OTHER WIRELESS TELECOMMUNI	67	7	555,792	87,348 0.16	11,829	29	1,197
517310	I	TELECOMMUNICATIONS RESELLERS	101	10	38,322	10,682 0.28	605	210	270
517410	I	SATELLITE TELECOMMUNICATIONS	5	2	216	101 0.47	9	8	4
517510	I	CABLE AND OTHER PROGRAM DISTRIBUTION	42	13	134,971	26,822 0.20	1,064	270	1,439
517910	I	OTHER TELECOMMUNICATIONS	1	0	19	19 1.00	1	0	0
518111	I	INTERNET SERVICE PROVIDERS	158	30	68,104	11,880 0.17	677	281	273
518112	I	WEB SEARCH PORTALS	10	0	925	201 0.22	29	0	0

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NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL DEFICIT		TOTAL	TAXABLE	TOTAL RATIO	CREDIT	DEFICIT	
518210	I	DATA PROCESSING, HOSTING, AND RELATED S	197	23	643,241	93,168	0.14	8,924	1,753	1,921
519110	I	NEWS SYNDICATES	8	1	13,170	1,606	0.12	186	2	10
519120	I	LIBRARIES AND ARCHIVES	34	0	3,832	1,908	0.50	248	0	1
519190	I	ALL OTHER INFORMATION SERVICES	15	2	1,117	468	0.42	43	6	4
I TOTALS			2,201	261	3,452,876	617,413	0.18	69,405	11,341	15,483
J FINANCE AND INSURANCE										
521110	J	MONETARY AUTHORITIES - CENTRAL BANK	2	0	109,581	16,495	0.15	1,979	0	206
522110	J	COMMERCIAL BANKING	385	7	1,216,192	288,874	0.24	37,804	30	3,831
522120	J	SAVINGS INSTITUTIONS	36	0	80,480	16,947	0.21	1,819	0	210
522130	J	CREDIT UNIONS	153	2	82,606	25,056	0.30	3,037	0	254
522190	J	OTHER DEPOSITORY CREDIT INTERMEDIATION	18	0	25,611	6,089	0.24	759	0	45
522210	J	CREDIT CARD ISSUING	6	0	211,501	49,343	0.23	5,445	0	599
522220	J	SALES FINANCING	112	14	86,454	13,607	0.16	1,204	204	517
522291	J	CONSUMER LENDING	245	47	71,902	22,304	0.31	1,761	190	399
522292	J	REAL ESTATE CREDIT	297	17	496,709	89,250	0.18	6,397	163	1,643
522293	J	INTERNATIONAL TRADE FINANCING	1	0	154	8	0.05	0	0	0
522294	J	SECONDARY MARKET FINANCING	5	1	1,232	170	0.14	13	11	9
522298	J	ALL OTHER NONDEPOSITORY CREDIT INTERMED	139	15	22,801	5,930	0.26	706	71	164
522310	J	MORTGAGE AND NONMORTGAGE LOAN BROKERS	506	31	117,374	29,196	0.25	2,030	86	495
522320	J	FINANCIAL TRANSACTIONS PROCESSING, RESE	38	4	47,247	10,251	0.22	1,134	31	134
522390	J	OTHER ACTIVITIES RELATED TO CREDIT INTE	69	6	19,071	6,217	0.33	784	26	143
523110	J	INVESTMENT BANKING AND SECURITIES DEALI	53	3	448,920	55,924	0.12	6,338	97	810
523120	J	SECURITIES BROKERAGE	331	16	275,474	27,260	0.10	3,684	55	259
523130	J	COMMODITY CONTRACTS DEALING	26	1	24,666	6,660	0.27	822	6	58
523140	J	COMMODITY CONTRACTS BROKERAGE	33	2	14,591	1,294	0.09	157	17	15
523210	J	SECURITIES AND COMMODITY EXCHANGES	3	0	1,140	211	0.19	38	0	0
523910	J	MISCELLANEOUS INTERMEDIATION	142	9	26,357	3,594	0.14	468	736	59
523920	J	PORTFOLIO MANAGEMENT	170	9	65,118	8,387	0.13	884	22	122
523930	J	INVESTMENT ADVICE	187	8	62,064	6,160	0.10	590	17	111
523991	J	TRUST, FIDUCIARY, AND CUSTODY ACTIVITIE	19	1	23,523	3,092	0.13	278	1	41
523999	J	MISCELLANEOUS FINANCIAL INVESTMENT ACTI	25	4	20,062	3,755	0.19	805	195	268
524113	J	DIRECT LIFE INSURANCE CARRIERS	102	9	316,092	52,193	0.17	7,045	158	1,708
524114	J	DIRECT HEALTH AND MEDICAL INSURANCE CAR	51	11	382,127	61,715	0.16	6,409	476	1,757
524126	J	DIRECT PROPERTY AND CASUALTY INSURANCE	229	15	562,879	94,857	0.17	13,571	152	1,054
524127	J	DIRECT TITLE INSURANCE CARRIERS	114	6	103,986	25,842	0.25	1,951	19	857
524128	J	OTHER DIRECT INSURANCE (EXCEPT LIFE, HE	39	6	16,590	2,674	0.16	173	19	72
524130	J	REINSURANCE CARRIERS	29	6	82,590	9,167	0.11	956	18	268
524210	J	INSURANCE AGENCIES AND BROKERAGES	3,244	145	654,414	127,340	0.19	14,120	345	1,659
524291	J	CLAIMS ADJUSTING	105	8	26,598	5,942	0.22	698	127	204
524292	J	THIRD PARTY ADMINISTRATION OF INSURANCE	155	17	69,977	14,942	0.21	1,275	119	390
524298	J	ALL OTHER INSURANCE RELATED ACTIVITIES	113	3	40,949	9,321	0.23	834	4	143
525110	J	PENSION FUNDS	24	3	48,842	9,804	0.20	539	14	62
525120	J	HEALTH AND WELFARE FUNDS	20	2	4,882	1,802	0.37	101	2	60
525190	J	OTHER INSURANCE FUNDS	12	1	3,122	471	0.15	153	4	8
525910	J	OPEN-END INVESTMENT FUNDS	4	1	3,344	33	0.01	9	32	89
525920	J	TRUSTS, ESTATES, AND AGENCY ACCOUNTS	21	1	5,186	978	0.19	121	4	0
525930	J	REAL ESTATE INVESTMENT TRUSTS	6	2	467	102	0.22	6	11	6
525990	J	OTHER FINANCIAL VEHICLES	6	1	146	26	0.18	3	26	0
J TOTALS			7,273	434	5,873,020	1,113,283	0.19	126,904	3,486	18,729
K REAL ESTATE AND RENTAL AND LEASING										
531110	K	LESSORS OF RESIDENTIAL BUILDINGS AND DW	1,263	114	193,949	71,259	0.37	7,119	2,629	2,273
531120	K	LESSORS OF NONRESIDENTIAL BUILDINGS (EX	740	63	117,893	29,189	0.25	4,208	1,007	519
531130	K	LESSORS OF MINWAREHOUSES AND SELF-STOR	148	11	10,551	4,337	0.41	425	63	122
531190	K	LESSORS OF OTHER REAL ESTATE PROPERTY	201	19	9,835	4,383	0.45	523	190	86
531210	K	OFFICES OF REAL ESTATE AGENTS AND BROKE	1,374	65	158,171	36,569	0.23	3,982	615	530
531311	K	RESIDENTIAL PROPERTY MANAGERS	346	50	123,444	44,318	0.36	3,349	538	1,233
531312	K	NONRESIDENTIAL PROPERTY MANAGERS	129	14	79,881	17,081	0.21	1,472	203	443
531320	K	OFFICES OF REAL ESTATE APPRAISERS	397	15	43,046	9,768	0.23	1,193	78	131
531390	K	OTHER ACTIVITIES RELATED TO REAL ESTATE	68	7	14,339	2,923	0.20	328	224	284
532111	K	PASSENGER CAR RENTAL	69	7	183,987	31,026	0.17	3,517	43	328
532112	K	PASSENGER CAR LEASING	16	2	9,063	2,391	0.26	378	241	217
532120	K	TRUCK, UTILITY TRAILER, AND RV (RECREAT	80	8	53,362	12,277	0.23	1,473	14	210
532210	K	CONSUMER ELECTRONICS AND APPLIANCES REN	61	7	31,013	11,748	0.38	779	16	288
532220	K	FORMAL WEAR AND COSTUME RENTAL	31	3	4,325	2,195	0.51	269	15	29
532230	K	VIDEO TAPE AND DISC RENTAL	180	15	18,868	12,770	0.68	1,392	22	123
532291	K	HOME HEALTH EQUIPMENT RENTAL	56	6	43,121	12,433	0.29	885	180	321
532292	K	RECREATIONAL GOODS RENTAL	46	19	2,835	1,822	0.64	83	1,156	195

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NOS.	DIV	TITLE	TOTAL	DEFICIT	TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT	
532299	K	ALL OTHER CONSUMER GOODS RENTAL	39	0	10,426	3,849 0.37	327	0	94
532310	K	GENERAL RENTAL CENTERS	118	14	30,926	9,475 0.31	902	394	222
532411	K	COMMERCIAL AIR, RAIL, AND WATER TRANSP	20	3	7,822	1,332 0.17	46	3,860	42
532412	K	CONSTRUCTION, MINING, AND FORESTRY MACH	49	6	23,871	5,001 0.21	509	116	129
532420	K	OFFICE MACHINERY AND EQUIPMENT RENTAL A	29	2	5,131	1,232 0.24	97	54	18
532490	K	OTHER COMMERCIAL AND INDUSTRIAL MACHINE	106	9	63,308	14,377 0.23	930	27	326
533110	K	LESSORS OF NONFINANCIAL INTANGIBLE ASSE	83	10	26,428	3,764 0.14	430	56	119
K TOTALS			5,649	469	1,265,596	345,520 0.27	34,618	11,743	8,284
L PROFESSIONAL, SCIENTIFIC, AND TECHNICAL									
541110	L	OFFICES OF LAWYERS	2,982	131	1,146,771	174,687 0.15	22,118	321	1,853
541191	L	TITLE ABSTRACT AND SETTLEMENT OFFICES	194	7	44,413	14,367 0.32	1,239	56	317
541199	L	ALL OTHER LEGAL SERVICES	45	1	2,735	977 0.36	102	2	8
541211	L	OFFICES OF CERTIFIED PUBLIC ACCOUNTANTS	895	33	351,381	65,219 0.19	9,598	135	647
541213	L	TAX PREPARATION SERVICES	238	41	115,845	30,169 0.26	984	2,138	1,869
541214	L	PAYROLL SERVICES	102	10	78,102	18,995 0.24	1,174	112	342
541219	L	OTHER ACCOUNTING SERVICES	853	65	150,204	37,677 0.25	4,093	320	620
541310	L	ARCHITECTURAL SERVICES	446	31	226,206	35,563 0.16	3,827	121	662
541320	L	LANDSCAPE ARCHITECTURAL SERVICES	66	8	9,366	2,425 0.26	203	155	111
541330	L	ENGINEERING SERVICES	957	87	673,611	103,897 0.15	10,217	1,058	2,439
541340	L	DRAFTING SERVICES	85	7	6,201	1,556 0.25	189	23	35
541350	L	BUILDING INSPECTION SERVICES	100	5	5,487	1,618 0.29	175	45	11
541360	L	GEOPHYSICAL SURVEYING AND MAPPING SERVI	12	1	1,050	354 0.34	42	0	10
541370	L	SURVEYING AND MAPPING (EXCEPT GEOPHYSIC	149	12	45,940	11,339 0.25	1,250	65	160
541380	L	TESTING LABORATORIES	147	15	54,635	12,462 0.23	1,071	294	347
541410	L	INTERIOR DESIGN SERVICES	135	6	9,617	2,786 0.29	351	13	40
541420	L	INDUSTRIAL DESIGN SERVICES	11	1	1,715	300 0.17	32	7	2
541430	L	GRAPHIC DESIGN SERVICES	288	15	55,014	11,087 0.20	1,185	58	181
541490	L	OTHER SPECIALIZED DESIGN SERVICES	19	2	3,034	610 0.20	37	15	47
541511	L	CUSTOM COMPUTER PROGRAMMING SERVICES	1,167	122	468,212	68,047 0.15	4,576	1,046	2,511
541512	L	COMPUTER SYSTEMS DESIGN SERVICES	865	92	564,650	85,410 0.15	6,832	1,064	1,858
541513	L	COMPUTER FACILITIES MANAGEMENT SERVICES	20	3	19,643	6,476 0.33	374	17	72
541519	L	OTHER COMPUTER RELATED SERVICES	283	38	413,450	55,056 0.13	6,012	470	724
541611	L	ADMINISTRATIVE MANAGEMENT AND GENERAL M	823	45	169,857	25,954 0.15	2,530	597	669
541612	L	HUMAN RESOURCES AND EXECUTIVE SEARCH CO	315	30	109,259	27,411 0.25	2,268	207	562
541613	L	MARKETING CONSULTING SERVICES	272	19	36,194	6,872 0.19	604	113	134
541614	L	PROCESS, PHYSICAL DISTRIBUTION, AND LOG	169	19	45,393	8,844 0.19	866	163	218
541618	L	OTHER MANAGEMENT CONSULTING SERVICES	98	5	22,791	2,777 0.12	306	33	27
541620	L	ENVIRONMENTAL CONSULTING SERVICES	117	15	20,015	4,056 0.20	347	206	171
541690	L	OTHER SCIENTIFIC AND TECHNICAL CONSULTI	157	8	15,160	3,572 0.24	322	29	48
541710	L	RESEARCH AND DEVELOPMENT IN THE PHYSICA	194	15	1,655,861	181,272 0.11	26,829	338	1,575
541720	L	RESEARCH AND DEVELOPMENT IN THE SOCIAL	40	4	6,226	1,256 0.20	231	21	32
541810	L	ADVERTISING AGENCIES	360	22	204,739	35,023 0.17	3,084	139	606
541820	L	PUBLIC RELATIONS AGENCIES	142	13	57,670	8,559 0.15	957	78	117
541830	L	MEDIA BUYING AGENCIES	28	0	6,216	1,035 0.17	151	0	36
541840	L	MEDIA REPRESENTATIVES	35	3	5,372	1,155 0.22	161	7	17
541850	L	DISPLAY ADVERTISING	101	10	32,479	6,898 0.21	687	135	211
541860	L	DIRECT MAIL ADVERTISING	88	7	48,102	11,812 0.25	1,068	167	470
541870	L	ADVERTISING MATERIAL DISTRIBUTION SERVI	35	4	8,725	3,421 0.39	297	121	87
541890	L	OTHER SERVICES RELATED TO ADVERTISING	219	19	41,409	9,985 0.24	1,095	52	173
541910	L	MARKETING RESEARCH AND PUBLIC OPINION P	131	13	34,105	10,798 0.32	979	62	168
541921	L	PHOTOGRAPHY STUDIOS, PORTRAIT	262	22	56,173	19,876 0.35	1,857	324	538
541922	L	COMMERCIAL PHOTOGRAPHY	83	4	10,350	2,184 0.21	297	9	25
541930	L	TRANSLATION AND INTERPRETATION SERVICES	27	0	5,049	1,315 0.26	126	0	1
541940	L	VETERINARY SERVICES	631	8	110,761	39,182 0.35	4,913	15	170
541990	L	ALL OTHER PROFESSIONAL, SCIENTIFIC, AND	118	14	22,419	5,630 0.25	401	91	225
L TOTALS			14,524	1,032	7,173,667	1,159,964 0.16	126,058	10,440	21,145
M MANAGEMENT OF COMPANIES AND ENTERPRISES									
551111	M	OFFICES OF BANK HOLDING COMPANIES	44	0	66,353	9,496 0.14	1,088	0	54
551112	M	OFFICES OF OTHER HOLDING COMPANIES	135	11	120,805	14,616 0.12	1,289	1,787	276
551114	M	CORPORATE, SUBSIDIARY, AND REGIONAL MAN	189	12	589,888	73,457 0.12	8,422	6,161	1,904
M TOTALS			368	23	777,046	97,569 0.13	10,799	7,948	2,233

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04/22/2005

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV	TITLE	TOTAL DEFICIT		TOTAL	TAXABLE/ TOTAL RATIO		CREDIT	DEFICIT	
						TAXABLE	TOTAL			
N ADMINISTRATIVE AND SUPPORT AND WASTE MA										
561110	N	OFFICE ADMINISTRATIVE SERVICES	298	21	111,754	27,200	0.24	2,465	158	347
561210	N	FACILITIES SUPPORT SERVICES	21	5	14,236	3,813	0.27	350	117	77
561310	N	EMPLOYMENT PLACEMENT AGENCIES	164	28	40,337	17,539	0.43	1,468	280	625
561320	N	TEMPORARY HELP SERVICES	749	138	757,093	432,346	0.57	36,638	3,714	11,084
561330	N	PROFESSIONAL EMPLOYER ORGANIZATIONS	326	65	475,480	197,189	0.41	10,248	1,604	5,206
561410	N	DOCUMENT PREPARATION SERVICES	142	8	15,574	4,766	0.31	321	230	300
561421	N	TELEPHONE ANSWERING SERVICES	31	4	9,628	4,210	0.44	463	16	35
561422	N	TELEMARKETING BUREAUS	125	23	100,511	54,256	0.54	4,203	295	1,693
561431	N	PRIVATE MAIL CENTERS	69	7	7,867	3,596	0.46	316	11	74
561439	N	OTHER BUSINESS SERVICE CENTERS (INCLUDI	62	5	33,859	11,488	0.34	1,190	18	219
561440	N	COLLECTION AGENCIES	160	24	198,963	66,709	0.34	5,303	307	1,468
561450	N	CREDIT BUREAUS	32	7	14,854	3,975	0.27	310	63	126
561491	N	REPOSSESSION SERVICES	38	9	3,535	1,510	0.43	141	39	53
561492	N	COURT REPORTING AND STENOGRAPHY SERVICES	42	0	7,426	1,658	0.22	206	0	0
561499	N	ALL OTHER BUSINESS SUPPORT SERVICES	86	6	18,711	5,193	0.28	471	82	90
561510	N	TRAVEL AGENCIES	276	33	198,572	42,400	0.21	5,555	637	1,230
561520	N	TOUR OPERATORS	62	14	6,270	2,096	0.33	209	138	131
561591	N	CONVENTION AND VISITORS BUREAUS	18	5	2,706	963	0.36	20	293	167
561599	N	ALL OTHER TRAVEL ARRANGEMENT AND RESERV	44	9	79,641	15,955	0.20	1,943	194	334
561611	N	INVESTIGATION SERVICES	87	4	11,861	3,725	0.31	348	29	75
561612	N	SECURITY GUARDS AND PATROL SERVICES	157	22	141,832	67,935	0.48	6,596	316	1,398
561613	N	ARMORED CAR SERVICES	10	1	17,721	5,652	0.32	652	4	67
561621	N	SECURITY SYSTEMS SERVICES (EXCEPT LOCKS	110	15	58,183	16,985	0.29	1,565	81	463
561622	N	LOCKSMITHS	69	6	8,718	2,483	0.28	302	22	42
561710	N	EXTERMINATING AND PEST CONTROL SERVICES	240	49	37,754	11,939	0.32	933	533	386
561720	N	JANITORIAL SERVICES	1,252	129	253,057	141,989	0.56	14,811	766	2,665
561730	N	LANDSCAPING SERVICES	1,775	404	212,666	90,426	0.43	6,497	5,265	3,095
561740	N	CARPET AND UPHOLSTERY CLEANING SERVICES	186	25	17,562	7,468	0.43	762	168	180
561790	N	OTHER SERVICES TO BUILDINGS AND DWELLIN	197	33	21,295	9,155	0.43	677	423	373
561910	N	PACKAGING AND LABELING SERVICES	56	6	42,164	13,638	0.32	1,381	145	369
561920	N	CONVENTION AND TRADE SHOW ORGANIZERS	76	20	14,328	4,801	0.34	171	494	307
561990	N	ALL OTHER SUPPORT SERVICES	508	58	75,282	27,199	0.36	2,179	826	777
562111	N	SOLID WASTE COLLECTION	155	16	48,932	16,147	0.33	1,100	192	382
562112	N	HAZARDOUS WASTE COLLECTION	7	2	2,100	667	0.32	20	38	32
562119	N	OTHER WASTE COLLECTION	26	4	3,700	1,192	0.32	116	11	20
562211	N	HAZARDOUS WASTE TREATMENT AND DISPOSAL	13	3	10,761	2,548	0.24	159	63	91
562212	N	SOLID WASTE LANDFILL	23	3	44,491	11,161	0.25	1,059	70	238
562219	N	OTHER NONHAZARDOUS WASTE TREATMENT AND	4	3	3,480	1,105	0.32	98	16	15
562910	N	REMEDICATION SERVICES	103	41	53,818	14,977	0.28	389	2,134	1,286
562920	N	MATERIALS RECOVERY FACILITIES	5	1	1,472	424	0.29	51	4	4
562991	N	SEPTIC TANK AND RELATED SERVICES	53	12	5,189	1,629	0.31	151	35	34
562998	N	ALL OTHER MISCELLANEOUS WASTE MANAGEMEN	29	6	11,034	3,067	0.28	300	24	65
N TOTALS			7,886	1,274	3,194,417	1,353,177	0.42	112,137	19,855	35,624
O EDUCATIONAL SERVICES										
611110	O	ELEMENTARY AND SECONDARY SCHOOLS	97	6	69,214	25,329	0.37	2,206	102	357
611210	O	JUNIOR COLLEGES	11	0	85,636	13,569	0.16	1,541	0	201
611310	O	COLLEGES, UNIVERSITIES, AND PROFESSIONA	29	0	46,610	14,516	0.31	1,728	0	117
611410	O	BUSINESS AND SECRETARIAL SCHOOLS	4	1	1,862	641	0.34	40	1	19
611420	O	COMPUTER TRAINING	65	11	30,060	5,939	0.20	276	60	145
611430	O	PROFESSIONAL AND MANAGEMENT DEVELOPMENT	158	10	20,345	4,255	0.21	496	114	68
611511	O	COSMETOLOGY AND BARBER SCHOOLS	45	4	6,914	2,058	0.30	277	17	19
611512	O	FLIGHT TRAINING	14	2	15,122	2,315	0.15	267	3	15
611513	O	APPRENTICESHIP TRAINING	27	2	8,001	2,450	0.31	223	11	37
611519	O	OTHER TECHNICAL AND TRADE SCHOOLS	85	11	42,256	14,567	0.34	968	184	284
611610	O	FINE ARTS SCHOOLS	181	0	9,645	4,820	0.50	581	0	21
611620	O	SPORTS AND RECREATION INSTRUCTION	174	7	9,611	5,113	0.53	621	73	23
611630	O	LANGUAGE SCHOOLS	15	0	1,936	865	0.45	81	0	10
611691	O	EXAM PREPARATION AND TUTORING	66	3	11,188	4,295	0.38	374	41	105
611692	O	AUTOMOBILE DRIVING SCHOOLS	9	0	471	219	0.46	31	0	3
611699	O	ALL OTHER MISCELLANEOUS SCHOOLS AND INS	60	4	2,877	968	0.34	116	8	12
611710	O	EDUCATIONAL SUPPORT SERVICES	77	8	18,424	5,645	0.31	480	38	76
O TOTALS			1,117	69	380,171	107,565	0.28	10,305	652	1,512

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NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)	
NOS.	DIV	TITLE	TOTAL DEFICIT		TOTAL	TAXABLE/ TOTAL RATIO	CREDIT	DEFICIT		
P HEALTH CARE AND SOCIAL ASSISTANCE										
621111	P	OFFICES OF PHYSICIANS (EXCEPT MENTAL HE	2,886	101	2,107,061	282,320	0.13	33,650	297	2,683
621112	P	OFFICES OF PHYSICIANS, MENTAL HEALTH SP	182	7	36,232	6,820	0.19	847	17	74
621210	P	OFFICES OF DENTISTS	1,978	61	486,587	106,839	0.22	13,448	179	855
621310	P	OFFICES OF CHIROPRACTORS	767	48	42,753	15,697	0.37	1,834	96	200
621320	P	OFFICES OF OPTOMETRISTS	322	9	44,398	13,835	0.31	1,796	36	93
621330	P	OFFICES OF MENTAL HEALTH PRACTITIONERS	315	6	18,918	5,700	0.30	751	12	57
621340	P	OFFICES OF PHYSICAL, OCCUPATIONAL AND S	317	3	156,486	39,822	0.25	4,406	10	382
621391	P	OFFICES OF PODIATRISTS	110	7	18,658	4,345	0.23	496	8	63
621399	P	OFFICES OF ALL OTHER MISCELLANEOUS HEAL	131	3	15,202	4,150	0.27	487	5	25
621410	P	FAMILY PLANNING CENTERS	13	3	23,901	11,864	0.50	476	5,134	1,116
621420	P	OUTPATIENT MENTAL HEALTH AND SUBSTANCE	48	3	91,538	22,127	0.24	2,113	9	468
621491	P	HMO MEDICAL CENTERS	3	1	7,288	1,215	0.17	32	1	56
621492	P	KIDNEY DIALYSIS CENTERS	14	0	39,298	10,068	0.26	990	0	126
621493	P	FREESTANDING AMBULATORY SURGICAL AND EM	51	0	46,518	8,458	0.18	1,574	0	120
621498	P	ALL OTHER OUTPATIENT CARE CENTERS	38	1	32,016	8,626	0.27	1,344	1	178
621511	P	MEDICAL LABORATORIES	94	4	121,669	23,820	0.20	2,229	34	438
621512	P	DIAGNOSTIC IMAGING CENTERS	97	6	28,626	5,901	0.21	613	19	98
621610	P	HOME HEALTH CARE SERVICES	196	10	156,757	64,965	0.41	5,882	39	972
621910	P	AMBULANCE SERVICES	83	4	71,011	22,599	0.32	2,204	11	95
621991	P	BLOOD AND ORGAN BANKS	12	3	7,831	2,785	0.36	263	55	154
621999	P	ALL OTHER MISCELLANEOUS AMBULATORY HEAL	62	3	17,260	4,433	0.26	750	6	77
622110	P	GENERAL MEDICAL AND SURGICAL HOSPITALS	23	1	535,794	128,469	0.24	11,786	4	1,451
622210	P	PSYCHIATRIC AND SUBSTANCE ABUSE HOSPITA	11	1	38,199	13,373	0.35	1,345	0	251
622310	P	SPECIALTY (EXCEPT PSYCHIATRIC AND SUBST	7	0	36,662	10,219	0.28	1,177	0	101
623110	P	NURSING CARE FACILITIES	387	14	625,048	302,722	0.48	37,101	436	4,127
623210	P	RESIDENTIAL MENTAL RETARDATION FACILITI	149	9	57,276	29,866	0.52	2,826	20	470
623220	P	RESIDENTIAL MENTAL HEALTH AND SUBSTANCE	44	5	31,335	13,586	0.43	1,245	50	242
623311	P	CONTINUING CARE RETIREMENT COMMUNITIES	47	1	34,919	17,416	0.50	2,017	1	106
623312	P	HOUSES FOR THE ELDERLY	194	16	39,651	22,559	0.57	2,374	107	410
623990	P	OTHER RESIDENTIAL CARE FACILITIES	51	12	22,209	10,085	0.45	847	151	358
624110	P	CHILD AND YOUTH SERVICES	62	9	33,293	12,997	0.39	946	103	389
624120	P	SERVICES FOR THE ELDERLY AND PERSONS WI	414	45	175,599	91,564	0.52	7,184	924	1,321
624190	P	OTHER INDIVIDUAL AND FAMILY SERVICES	226	34	65,864	25,664	0.39	1,559	1,744	1,022
624210	P	COMMUNITY FOOD SERVICES	64	4	17,609	9,692	0.55	1,065	12	120
624221	P	TEMPORARY SHELTERS	38	3	11,819	4,973	0.42	417	37	112
624229	P	OTHER COMMUNITY HOUSING SERVICES	6	1	1,159	448	0.39	41	3	7
624230	P	EMERGENCY AND OTHER RELIEF SERVICES	12	1	4,023	1,876	0.47	169	4	10
624310	P	VOCATIONAL REHABILITATION SERVICES	137	19	71,920	25,320	0.35	2,152	221	640
624410	P	CHILD DAY CARE SERVICES	1,129	85	143,480	87,191	0.61	9,909	1,184	1,460
P TOTALS			10,720	543	5,515,869	1,474,408	0.27	160,345	10,971	20,926
Q ARTS, ENTERTAINMENT, AND RECREATION										
711110	Q	THEATER COMPANIES AND DINNER THEATERS	80	31	39,840	16,367	0.41	341	8,011	2,014
711120	Q	DANCE COMPANIES	7	2	3,336	1,354	0.41	18	319	138
711130	Q	MUSICAL GROUPS AND ARTISTS	89	19	26,403	6,904	0.26	416	2,765	668
711190	Q	OTHER PERFORMING ARTS COMPANIES	8	2	1,078	477	0.44	15	228	27
711211	Q	SPORTS TEAMS AND CLUBS	35	4	341,592	11,900	0.03	1,077	9	198
711212	Q	RACETRACKS	29	2	813	607	0.75	73	12	23
711219	Q	OTHER SPECTATOR SPORTS	22	0	1,613	446	0.28	41	0	0
711310	Q	PROMOTERS OF PERFORMING ARTS, SPORTS, A	39	7	28,093	14,158	0.50	850	117	403
711320	Q	PROMOTERS OF PERFORMING ARTS, SPORTS, A	87	7	7,831	3,019	0.39	325	81	73
711410	Q	AGENTS AND MANAGERS FOR ARTISTS, ATHLET	48	2	10,259	2,599	0.25	321	5	54
711510	Q	INDEPENDENT ARTISTS, WRITERS, AND PERFO	244	6	16,117	4,272	0.27	453	27	49
712110	Q	MUSEUMS	44	9	15,393	5,449	0.35	308	69	176
712120	Q	HISTORICAL SITES	2	1	12	12	1.00	1	8	2
712130	Q	ZOOS AND BOTANICAL GARDENS	11	4	8,157	3,315	0.41	99	22	168
712190	Q	NATURE PARKS AND OTHER SIMILAR INSTITUT	13	7	4,016	1,854	0.46	20	157	129
713110	Q	AMUSEMENT AND THEME PARKS	20	6	26,634	9,155	0.34	879	491	224
713120	Q	AMUSEMENT ARCADES	35	4	2,849	1,210	0.42	202	66	44
713210	Q	CASINOS (EXCEPT CASINO HOTELS)	10	0	234,098	81,334	0.35	7,570	0	1,653
713290	Q	OTHER GAMBLING INDUSTRIES	5	0	58,400	17,952	0.31	1,729	0	542
713910	Q	GOLF COURSES AND COUNTRY CLUBS	227	73	80,231	36,552	0.46	3,129	1,437	1,075
713920	Q	SKIING FACILITIES	2	0	1,443	924	0.64	105	0	6
713930	Q	MARINAS	68	31	7,875	3,692	0.47	201	1,141	255
713940	Q	FITNESS AND RECREATIONAL SPORTS CENTERS	578	32	123,340	56,682	0.46	6,327	410	833
713950	Q	BOWLING CENTERS	126	18	22,640	12,339	0.54	1,408	195	226
713990	Q	ALL OTHER AMUSEMENT AND RECREATION INDU	300	45	27,381	13,765	0.50	1,410	626	305
Q TOTALS			2,129	312	1,089,444	306,337	0.28	27,316	16,197	9,283

NORTH AMERICAN INDUSTRIAL CLASSIFICATION			NUMBER OF EMPLOYERS		WAGES (\$000)		ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)	
NOS.	DIV	TITLE	TOTAL DEFICIT		TOTAL	TAXABLE/ TOTAL RATIO		CREDIT		DEFICIT
R ACCOMMODATION AND FOOD SERVICES										
721110	R	HOTELS (EXCEPT CASINO HOTELS) AND MOTEL	990	245	481,925	226,810	0.47	23,384	17,072	7,015
721120	R	CASINO HOTELS	9	0	3,473	667	0.19	78	0	7
721191	R	BED-AND-BREAKFAST INNS	51	5	1,471	1,091	0.74	118	74	12
721199	R	ALL OTHER TRAVELER ACCOMMODATION	66	28	5,961	3,597	0.60	202	593	145
721211	R	RV (RECREATIONAL VEHICLE) PARKS AND CAM	80	29	5,073	3,429	0.68	142	1,010	276
721214	R	RECREATIONAL AND VACATION CAMPS (EXCEPT	16	1	6,651	2,841	0.43	320	9	30
721310	R	ROOMING AND BOARDING HOUSES	66	51	2,038	1,273	0.62	31	983	181
722110	R	FULL-SERVICE RESTAURANTS	3,761	296	1,112,884	672,292	0.60	79,917	7,950	7,081
722211	R	LIMITED-SERVICE RESTAURANTS	2,452	105	718,167	467,749	0.65	60,722	795	3,698
722212	R	CAFETERIAS	169	15	82,022	44,961	0.55	4,591	1,016	1,542
722213	R	SNACK AND NONALCOHOLIC BEVERAGE BARS	529	27	52,260	32,336	0.62	3,651	691	394
722310	R	FOOD SERVICE CONTRACTORS	72	16	122,863	55,235	0.45	2,561	5,206	4,367
722320	R	CATERERS	187	13	52,233	26,286	0.50	1,833	3,945	973
722330	R	MOBILE FOOD SERVICES	26	2	4,838	4,083	0.84	237	49	126
722410	R	DRINKING PLACES (ALCOHOLIC BEVERAGES)	1,180	141	82,488	49,367	0.60	5,361	439	670
R TOTALS			9,654	974	2,734,348	1,592,016	0.58	183,148	39,829	26,517
S OTHER SERVICES (EXCEPT PUBLIC ADMINISTR										
811111	S	GENERAL AUTOMOTIVE REPAIR	1,682	125	169,169	55,726	0.33	7,057	452	794
811112	S	AUTOMOTIVE EXHAUST SYSTEM REPAIR	137	19	20,273	7,126	0.35	830	66	141
811113	S	AUTOMOTIVE TRANSMISSION REPAIR	153	16	16,947	5,289	0.31	595	67	136
811118	S	OTHER AUTOMOTIVE MECHANICAL AND ELECTRI	167	10	16,789	5,501	0.33	742	46	83
811121	S	AUTOMOTIVE BODY, PAINT, AND INTERIOR RE	924	88	172,685	45,842	0.27	4,679	421	987
811122	S	AUTOMOTIVE GLASS REPLACEMENT SHOPS	147	18	21,803	6,770	0.31	740	88	142
811191	S	AUTOMOTIVE OIL CHANGE AND LUBRICATION S	119	9	30,794	14,586	0.47	1,638	22	142
811192	S	CAR WASHES	396	44	33,125	17,829	0.54	2,226	119	205
811198	S	ALL OTHER AUTOMOTIVE REPAIR AND MAINTEN	39	6	7,362	3,168	0.43	237	15	79
811211	S	CONSUMER ELECTRONICS REPAIR AND MAINTEN	57	3	6,350	2,013	0.32	236	9	41
811212	S	COMPUTER AND OFFICE MACHINE REPAIR AND	140	18	30,548	7,188	0.24	633	146	161
811213	S	COMMUNICATION EQUIPMENT REPAIR AND MAIN	33	5	8,486	1,978	0.23	252	8	45
811219	S	OTHER ELECTRONIC AND PRECISION EQUIPMEN	122	6	21,339	4,084	0.19	472	18	45
811310	S	COMMERCIAL AND INDUSTRIAL MACHINERY AND	604	80	71,854	20,188	0.28	1,964	783	527
811411	S	HOME AND GARDEN EQUIPMENT REPAIR AND MA	32	7	2,656	910	0.34	105	75	42
811412	S	APPLIANCE REPAIR AND MAINTENANCE	85	11	6,223	1,935	0.31	241	46	55
811420	S	REUPHOLSTERY AND FURNITURE REPAIR	121	15	8,156	2,988	0.37	442	67	55
811430	S	FOOTWEAR AND LEATHER GOODS REPAIR	29	2	798	332	0.42	64	5	10
811490	S	OTHER PERSONAL AND HOUSEHOLD GOODS REPA	185	28	8,923	3,529	0.40	410	236	136
812111	S	BARBER SHOPS	54	0	3,376	1,564	0.46	193	0	9
812112	S	BEAUTY SALONS	1,239	20	124,348	59,845	0.48	8,899	61	468
812113	S	NAIL SALONS	102	0	4,677	2,304	0.49	316	0	3
812191	S	DIET AND WEIGHT REDUCING CENTERS	31	4	7,518	4,100	0.55	377	9	50
812199	S	OTHER PERSONAL CARE SERVICES	338	12	18,051	10,994	0.61	1,013	44	123
812210	S	FUNERAL HOMES AND FUNERAL SERVICES	338	7	78,114	21,630	0.28	2,962	12	256
812220	S	CEMETERIES AND CREMATORIES	101	15	7,856	3,034	0.39	313	166	91
812310	S	COIN-OPERATED LAUNDRIES AND DRYCLEANERS	179	15	9,769	5,609	0.57	708	59	128
812320	S	DRYCLEANING AND LAUNDRY SERVICES (EXCEP	390	27	55,227	27,704	0.50	3,982	120	467
812331	S	LINEN SUPPLY	18	4	40,958	13,477	0.33	1,024	106	268
812332	S	INDUSTRIAL LAUNDERERS	23	0	39,444	12,809	0.32	1,404	0	168
812910	S	PET CARE (EXCEPT VETERINARY) SERVICES	209	14	14,373	7,435	0.52	713	40	93
812921	S	PHOTOFINISHING LABORATORIES (EXCEPT ONE	45	11	38,915	11,108	0.29	1,032	264	516
812922	S	ONE-HOUR PHOTOFINISHING	15	2	700	355	0.51	79	17	10
812930	S	PARKING LOTS AND GARAGES	37	3	29,603	14,375	0.49	1,592	3	277
812990	S	ALL OTHER PERSONAL SERVICES	105	8	6,682	2,803	0.42	304	66	90
813110	S	RELIGIOUS ORGANIZATIONS	14	1	1,169	461	0.39	52	4	5
813211	S	GRANTMAKING FOUNDATIONS	38	4	21,449	3,131	0.15	182	44	145
813212	S	VOLUNTARY HEALTH ORGANIZATIONS	15	0	9,496	2,240	0.24	250	0	17
813219	S	OTHER GRANTMAKING AND GIVING SERVICES	37	6	11,188	3,084	0.28	283	48	111
813311	S	HUMAN RIGHTS ORGANIZATIONS	53	8	9,899	3,045	0.31	251	37	55
813312	S	ENVIRONMENT, CONSERVATION AND WILDLIFE	28	0	5,425	2,269	0.42	167	0	28
813319	S	OTHER SOCIAL ADVOCACY ORGANIZATIONS	84	20	30,088	9,064	0.30	474	1,692	625
813410	S	CIVIC AND SOCIAL ORGANIZATIONS	507	56	57,262	24,767	0.43	2,267	251	579
813910	S	BUSINESS ASSOCIATIONS	406	27	120,901	23,841	0.20	2,804	139	338
813920	S	PROFESSIONAL ORGANIZATIONS	87	6	25,455	5,286	0.21	1,015	49	86
813930	S	LABOR UNIONS AND SIMILAR LABOR ORGANIZA	428	28	93,519	22,426	0.24	2,694	285	380
813940	S	POLITICAL ORGANIZATIONS	69	1	4,080	2,082	0.51	153	3	7
813990	S	OTHER SIMILAR ORGANIZATIONS (EXCEPT BUS	209	36	18,886	8,125	0.43	798	374	381
814110	S	PRIVATE HOUSEHOLDS	9,172	857	105,703	62,858	0.59	5,619	1,864	1,737
S TOTALS			19,543	1,702	1,648,410	578,808	0.35	65,486	8,447	11,336

NORTH AMERICAN INDUSTRIAL CLASSIFICATION		NUMBER OF EMPLOYERS		WAGES (\$000)			ACCOUNT BALANCES (\$000)		BENEFIT CHARGES (\$000)
NOS.	DIV TITLE	TOTAL DEFICIT		TOTAL	TAXABLE	TOTAL RATIO	CREDIT	DEFICIT	
T PUBLIC ADMINISTRATION									
921110	T EXECUTIVE OFFICES	7	0	393	166	0.42	20	0	0
921120	T LEGISLATIVE BODIES	27	2	1,678	765	0.46	76	2	7
921130	T PUBLIC FINANCE ACTIVITIES	4	0	4,893	1,015	0.21	118	0	0
921140	T EXECUTIVE AND LEGISLATIVE OFFICES, COMB	574	52	104,112	44,539	0.43	4,692	193	621
921190	T OTHER GENERAL GOVERNMENT SUPPORT	1	0	675	220	0.33	2	0	3
922110	T COURTS	1	0	51	31	0.60	3	0	0
922120	T POLICE PROTECTION	11	0	1,411	507	0.36	51	0	2
922130	T LEGAL COUNSEL AND PROSECUTION	1	0	5	5	1.00	0	0	0
922140	T CORRECTIONAL INSTITUTIONS	1	0	99	80	0.81	12	0	0
922150	T PAROLE OFFICES AND PROBATION OFFICES	2	0	4,220	2,055	0.49	204	0	28
922160	T FIRE PROTECTION	70	0	28,884	6,616	0.23	694	0	5
922190	T OTHER JUSTICE, PUBLIC ORDER, AND SAFETY	23	0	6,699	2,590	0.39	188	0	18
923110	T ADMINISTRATION OF EDUCATION PROGRAMS	2	0	8	8	1.00	1	0	0
923120	T ADMINISTRATION OF PUBLIC HEALTH PROGRAM	5	0	733	197	0.27	27	0	7
923130	T ADMINISTRATION OF HUMAN RESOURCE PROGRA	3	0	299	68	0.23	7	0	0
924110	T ADMINISTRATION OF AIR AND WATER RESOURC	19	4	1,191	472	0.40	28	100	15
924120	T ADMINISTRATION OF CONSERVATION PROGRAMS	107	4	6,356	2,525	0.40	367	9	19
925110	T ADMINISTRATION OF HOUSING PROGRAMS	57	3	21,121	6,066	0.29	431	99	113
925120	T ADMINISTRATION OF URBAN PLANNING AND CO	15	1	3,261	1,081	0.33	102	8	11
926110	T ADMINISTRATION OF GENERAL ECONOMIC PROG	4	0	3,970	801	0.20	77	0	32
926120	T REGULATION AND ADMINISTRATION OF TRANSP	7	0	500	164	0.33	17	0	1
926130	T REGULATION AND ADMINISTRATION OF COMMUN	2	0	304	90	0.30	11	0	0
926140	T REGULATION OF AGRICULTURAL MARKETING AN	102	8	2,356	1,248	0.53	194	31	18
926150	T REGULATION, LICENSING, AND INSPECTION O	1	0	193	42	0.22	4	0	0
T TOTALS		1,046	74	193,413	71,351	0.37	7,327	443	900
U UNCLASSIFIED									
999999	U UNCLASSIFIED	41	22	4,684	1,137	0.24	129	322	229
U TOTALS		41	22	4,684	1,137	0.24	129	322	229

EMPLOYERS WITH A CONTRIBUTION TAX RATE OF SIX PERCENT OR GREATER BY INDUSTRY TYPE

Analysis of Employer Accounts for Year Ending June 30, 2004

Type of Industry	*Number of Employers		Employers with Contribution Tax Rate of Six Percent or Greater		Benefit Charges FY 2004 (amounts paid to claimants)
	Total	Deficit	Number	Percentage	
Agriculture, Forestry, Fishing & Hunting	1,221	319	234	19.16%	\$3,557,000
Mining	213	69	33	15.49%	\$2,454,000
Utilities	289	13	10	3.46%	\$728,000
Construction	19,379	4,873	2,638	13.61%	\$91,630,000
Manufacturing	7,567	1,275	606	8.01%	\$83,518,000
Wholesale Trade	12,726	1,211	579	4.55%	\$21,708,000
Retail Trade	16,256	1,309	573	3.52%	\$33,654,000
Transportation & Warehousing	5,370	817	408	7.60%	\$45,279,000
Information	2,201	261	133	6.04%	\$15,483,000
Finance & Insurance	7,273	434	167	2.30%	\$18,729,000
Real Estate, Rental & Leasing	5,649	469	188	3.33%	\$8,284,000
Professional, Scientific & Technical	14,524	1,032	450	3.10%	\$21,145,000
Management of Companies and Enterprises	368	23	15	4.08%	\$2,233,000
Admin/Support, Waste Management/Remediation Services	7,886	1,274	649	8.23%	\$35,624,000
Educational Services	1,117	69	33	2.95%	\$1,512,000
Health Care and Social Assistance	10,720	543	168	1.57%	\$20,926,000
Arts, Entertainment and Recreation	2,129	312	177	8.31%	\$9,283,000
Accommodation & Food Services	9,654	974	486	5.03%	\$26,517,000
Other Services (Except Public Administration)	19,543	1,702	846	4.33%	\$11,336,000
Public Administration	1,046	74	29	2.77%	\$900,000
Unclassified	41	22	10	24.39%	\$229,000
TOTALS	145,172	17,075	8,432	5.81%	\$454,729,000

* Represents active employers and employers with accounts that have gone inactive during the last two years

Note: Employers with a contribution tax rate greater than six percent are participating in the Shared Work program

Statistics Provided by the Missouri Division of Employment Security
Based Upon 2005 Post-Voluntary Rate Calculation

YEARLY BENEFIT CHARGES FOR DEFICIT EXPERIENCE EMPLOYERS BY INDUSTRY TYPES

Analysis of Employer Accounts for Year Ending June 30, 2004

Type of Industry	*Total Number of Deficit Employers	Benefit Charges FY 2004 (amount paid to claimants)
Agriculture, Forestry, Fishing & Hunting	319	\$2,073,866
Mining	69	\$1,382,792
Utilities	13	\$295,376
Construction	4,873	\$76,159,112
Manufacturing	1,275	\$42,138,366
Wholesale Trade	1,211	\$6,596,860
Retail Trade	1,309	\$8,182,755
Transportation & Warehousing	817	\$36,888,153
Information	261	\$5,901,987
Finance & Insurance	434	\$3,061,748
Real Estate, Rental & Leasing	469	\$3,701,695
Professional, Scientific & Technical	1,032	\$7,923,075
Management of Companies and Enterprises	23	\$1,657,382
Admin/Support, Waste Management/Remediation Services	1,274	\$12,804,912
Educational Services	69	\$423,943
Health Care and Social Assistance	543	\$5,664,175
Arts, Entertainment and Recreation	312	\$4,552,420
Accommodation & Food Services	974	\$12,830,319
Other Services (Except Public Administration)	1,702	\$5,834,538
Public Administration	74	\$263,421
Unclassified	22	\$178,401
TOTALS	17,075	\$238,515,296

* Represents active employers and employers with accounts that have gone inactive during the last two years

Statistics Provided by the Missouri Division of Employment Security
Based Upon 2005 Post-Voluntary Rate Calculation

How does the average
duration of Missouri claims
compare with the average
duration of other states?

Average Duration of Weeks Claimed For 1st Quarter 2005	
United States	15.9
Alabama	11.9
Alaska	14.8
Arizona	16.1
Arkansas	14.1
California	17.5
Colorado	14.6
Connecticut	17.0
Delaware	16.2
District of Columbia	20.1
Florida	15.4
Georgia	12.3
Hawaii	15.3
Idaho	13.1
Illinois	18.8
Indiana	13.3
Iowa	13.3
Kansas	16.1
Kentucky	14.0
Louisiana	16.0
Maine	15.1
Maryland	15.5
Massachusetts	18.4
Michigan	14.3
Minnesota	15.5
Mississippi	15.4
Missouri	15.8
Montana	15.3
Nebraska	13.8
Nevada	14.7
New Hampshire	13.8
New Jersey	18.5
New Mexico	17.9
New York	18.3
North Carolina	13.5
North Dakota	12.2
Ohio	15.9
Oklahoma	15.8
Oregon	16.0
Pennsylvania	17.2
Rhode Island	15.8
South Carolina	14.0
South Dakota	12.2
Tennessee	13.7
Texas	15.8
Utah	13.2
Vermont	14.3
Virgin Islands	16.2
Virginia	12.8
Washington	16.3
West Virginia	15.3
Wisconsin	13.5
Wyoming	12.4

What are pool charges
and how do they affect
the trust fund?

§288.100, RSMo

NON-CHARGING PROVISIONS (POOL CHARGES)

Section 288.100.1(4), RSMo provides for non-charging of employers that pay quarterly contributions in certain circumstances. The Division of Employment Security has separated the non-charged benefit payments into five categories or pools as follows:

Disqualification and More Remunerative Work (MRW)

288.100.1(4)(a) provides, “no benefits based on wages paid for services performed prior to the date of any act for which a claimant is disqualified pursuant to section 288.050 shall be chargeable to any employer directly involved in such disqualifying act.”

288.100.1 (4)(b) states, “in the event the deputy has in due course determined pursuant to paragraph (a) of subdivision (1) of subsection 1 of 288.050 that a claimant quit his work with an employer for the purpose of accepting a more remunerative job with another employer which the claimant did accept and earn some wages therein, no benefits based on wages paid prior to the date of the quit shall be chargeable to the employer the claimant quit.”

Note: These combined causes cannot be separately identified with the Division’s existing computer programs.

Temporary Employer

Section 288.100.1(4)(c) has two non-charging provisions, which are also divided into two different pools. First, when the deputy has determined under 288.050 that a claimant has quit temporary work with an employer to return to the claimant’s regular employer, no charges are made to the temporary employer’s account.

Part-Time Employed

The second part of Section 288.100.1(4)(c) provides that charges resulting from benefits based on wages paid for part-time work shall be removed from the account of the employer furnishing the part-time work if the employer continued to employ the individual, while claiming benefits, at least to the same extent as previously employed and informs the division within thirty days from the date of notice of the benefit charges.

Less than \$400.01

288.100.1(4)(d) also has two non-charging provisions that are shown in two different pools. First, no charges will be made to an employer's account with respect to benefits paid an individual if the gross amount of wages paid by the employer is four hundred dollars or less during the individual's base period of the claim.

Probationary Employment

The second part of 288.100.1 (4)(d) provides for no charge to an employer's account with respect to benefits paid to an individual if the length of employment was twenty-eight days or less which is referred to as the probationary period and such has been reported to the division as required by regulation.

Annual Comparison of Benefits Not Charged to Employers' Accounts

Fiscal Year July 1, 2003 through June 30, 2004:

- The total charges were \$604,619,435.64.
- The total pool charges were \$95,726,529.19.
- Pool charges represent 15.83 percent of the total charges.
 - Disqualification and More Remunerative Work (MRW) pool charges were \$93,951,621.33, which represents 15.54 percent of the total charges.

Fiscal Year July 1, 2002 through June 30, 2003:

- The total charges were \$617,245,874.30.
- The total pool charges were \$130,566,243.27.
- Pool charges represent 21.15 percent of the total charges.
 - Disqualification and More Remunerative Work (MRW) pool charges were \$94,531,287.34, which represents 15.32 percent of the total charges.

Fiscal Year July 1, 2001 through June 30, 2002:

- The total charges were \$578,706,158.16.
- The total pool charges were \$104,678,051.36.
- Pool charges represent 18.09 percent of the total charges.
 - Disqualification and More Remunerative Work (MRW) pool charges were \$90,894,968.65, which represents 15.71 percent of the total charges.

Fiscal Year July 1, 2000 through June 30, 2001:

- The total charges were \$411,958,161.24.
- The total pool charges were \$70,600,683.21.
- Pool charges represent 17.13 percent of the total charges.
- Disqualification and MRW pool charges were \$68,347,643.99, which represents 16.59 percent of the total charges.

Fiscal Year July 1, 1999 through June 30, 2000:

- The total charges were \$314,620,315.10.
- The total pool charges were \$53,275,366.58.
- Pool charges represent 16.93 percent of the total charges.
- Disqualification and MRW pool charges were \$52,144,224.07, which represents 16.3 percent of the total charges.

Missouri Revised Statutes

Chapter 288

Employment Security

Section 288.100

August 28, 2004

Experience rating--employer accounts, credits and charges.

288.100. 1. (1) The division shall maintain a separate account for each employer which is paying contributions, and shall credit each employer's account with all contributions which each employer has paid. A separate account shall be maintained for each employer making payments in lieu of contributions to which shall be credited all such payments made. The account shall also show payments due as provided in section 288.090. The division may close and cancel such separate account after a period of four consecutive calendar years during which such employer has had no employment in this state subject to contributions. Nothing in this law shall be construed to grant any employer or individuals in the employer's service prior claims or rights to the amounts paid by the employer into the fund either on the employer's own behalf or on behalf of such individuals. Except as provided in subdivision (4) of this subsection, regular benefits and that portion of extended benefits not reimbursed by the federal government paid to an eligible individual shall be charged against the accounts of the individual's base period employers who are paying contributions subject to the provisions of subdivision (4) of subsection 3 of section 288.090. With respect to initial claims filed after December 31, 1984, for benefits paid to an individual based on wages paid by one or more employers in the base period of the claim, the amount chargeable to each employer shall be obtained by multiplying the benefits paid by a ratio obtained by dividing the base period wages from such employer by the total wages appearing in the base period. Except as provided in paragraph (a) of this subdivision, the maximum amount of extended benefits paid to an individual and charged against the account of any employer shall not exceed one-half of the product obtained by multiplying the benefits paid by a ratio obtained by dividing the base period wages from such employer by the total wages appearing in the base period.

(a) The provisions of subdivision (1) of this subsection notwithstanding, with respect to weeks of unemployment beginning after December 31, 1978, the maximum amount of extended benefits paid to an individual and charged against the account of an employer which is an employer pursuant to subdivision (3) of subsection 1 of section 288.032 and which is paying contributions pursuant to subsections 1 and 2 of section 288.090 shall not exceed the calculated entitlement for the extended benefit claim based upon the wages appearing within the base period of the extended benefit claim.

(2) Beginning as of June 30, 1951, and as of June thirtieth of each year thereafter, any unassigned surplus in the unemployment compensation fund which is five hundred thousand dollars or more in excess of five-tenths of one percent of the total taxable wages paid by all employers for the preceding calendar year as shown on the division's records on such June thirtieth shall be credited on a pro rata basis to all employer accounts having a credit balance in the same ratio that the balance in each such account bears to the total of the credit balances subject to use for rate calculation purposes for the following year in all such accounts on the same date. As used in this subdivision, the term "unassigned surplus" means the amount by which the total cash balance in the unemployment compensation fund exceeds a sum equal to the total of all employer credit account balances. The amount thus prorated to

each separate employer's account shall for tax rating purposes be considered the same as contributions paid by the employer and credited to the employer's account for the period preceding the calculation date except that no such amount can be credited against any contributions due or that may thereafter become due from such employer.

(3) At the conclusion of each calendar quarter the division shall, within thirty days, notify each employer by mail of the benefits paid to each claimant by week as determined by the division which have been charged to such employer's account subsequent to the last notice.

(4) (a) No benefits based on wages paid for services performed prior to the date of any act for which a claimant is disqualified pursuant to section 288.050 shall be chargeable to any employer directly involved in such disqualifying act.

(b) In the event the deputy has in due course determined pursuant to paragraph (a) of subdivision (1) of subsection 1 of section 288.050 that a claimant quit his or her work with an employer for the purpose of accepting a more remunerative job with another employer which the claimant did accept and earn some wages therein, no benefits based on wages paid prior to the date of the quit shall be chargeable to the employer the claimant quit.

(c) In the event the deputy has in due course determined pursuant to paragraph (b) of subdivision (1) of subsection 1 of section 288.050 that a claimant quit temporary work in employment with an employer to return to the claimant's regular employer, then, only for the purpose of charging base period employers, all of the wages paid by the employer who furnished the temporary employment shall be combined with the wages actually paid by the regular employer as if all such wages had been actually paid by the regular employer. Further, charges for benefits based on wages paid for part-time work shall be removed from the account of the employer furnishing such part-time work if that employer continued to employ the individual claiming such benefits on a regular recurring basis each week of the claimant's claim to at least the same extent that the employer had previously employed the claimant and so informs the division within thirty days from the date of notice of benefit charges.

(d) No charge shall be made against an employer's account in respect to benefits paid an individual if the gross amount of wages paid by such employer to such individual is four hundred dollars or less during the individual's base period on which the individual's benefit payments are based. Further, no charge shall be made against any employer's account in respect to benefits paid any individual unless such individual was in employment with respect to such employer longer than a probationary period of twenty-eight days, if such probationary period of employment has been reported to the division as required by regulation.

(e) In the event the deputy has in due course determined pursuant to paragraph (c) of subdivision (1) of subsection 1 of section 288.050 that a claimant is not disqualified, no benefits based on wages paid for work prior to the date of the quit shall be chargeable to the employer the claimant quit.

(f) Nothing in paragraph (b), (c), (d) or (e) of this subdivision shall in any way affect the benefit amount, duration of benefits or the wage credits of the claimant.

2. The division may prescribe regulations for the establishment, maintenance, and dissolution of joint accounts by two or more employers, and shall, in accordance with such regulations and upon application by two or more employers to establish such an account, or to merge their several individual accounts in a joint account, maintain such joint account as if it constituted a single employer's account.

3. The division may by regulation provide for the compilation and publication of such data as may be necessary to show the amounts of benefits not charged to any individual employer's account classified by reason no such charge was made and to show the types and amounts of transactions affecting the unemployment compensation fund.

(L. 1951 p. 564, A.L. 1957 p. 531, A.L. 1959 S.B. 231, A.L. 1961 p. 430, A.L. 1972 H.B. 1017, A.L. 1977 H.B. 707, A.L. 1979 S.B. 477, A.L. 1980 S.B. 583, A.L. 1984 H.B. 1251 & 1549, A.L. 1988 H.B. 1485, A.L. 1994 S.B. 559, A.L. 1996 H.B. 1368, A.L. 2004 H.B. 1268 & 1211)

Effective 1-1-05

How does severance pay
impact the trust fund?

SEVERANCE PAY

Prior to 1988, §288.040.3(1), RSMo, stated: “A claimant shall be ineligible for waiting week credit, benefits or shared work benefits for any week for which he is receiving or has received remuneration exceeding his weekly benefit amount or shared work benefit amount in the form of:

- (a) Wages in lieu of notice;**
- (b) Termination allowances.”**

This section of the law was removed and severance pay (termination pay) was no longer considered as reportable earnings, and therefore not deductible from the claimant’s weekly pay amount.

Also, in the 1988 law change an option was given to the claimant allowing choice of severance pay in the base period being used in the quarter it was paid or re-determining the claim to allow the severance pay wages to be prorated equally among the quarters of the base period of the claim.

The employer, however, has to report severance pay as wages paid and pay contributions on those wages, providing the employee’s earnings have not already reached the taxable wage base applicable for the calendar year.

Because severance pay is no longer reportable on an unemployment insurance claim and employers are not required to separately identify severance pay on quarterly wage reports, it is not possible to project a possible cost savings if severance pay would once again become deductible from unemployment benefits.

What is extended recall
and how does it affect
the trust fund?
§288.040.1(2)(b), RSMo

EXTENDED RECALL

In 1988, legislation was enacted that amended §288.040, RSMo, regarding actively and earnestly seeking work. The addition of §288.040.1(2)(b), RSMo, provided that a claimant will not be determined to be ineligible for not actively and earnestly seeking work if that claimant is temporarily unemployed through no fault of his or her own and has a definite recall date within eight weeks his or her first day of unemployment. In addition, the employer for whom the claimant last worked may make application to the Director of the Division of Employment Security to extend the recall period beyond eight weeks.

Legislation was enacted in 2004 amending §288.040.1(2)(b), RSMo, to provide that the eight-week period could be extended by the Division Director but not for a period to exceed sixteen weeks beyond the claimant's first day of unemployment.

The 1988 legislation was enacted after the Division became aware that Missouri employers believed the law and the Division unfairly required claimants to seek work when, in fact, they were on a short-term layoff and had a date to return to their job. Employers considered the law and the Division's strict interpretation of it as a factor in employee turnover during relatively brief periods of unemployment and as a cause of additional expense to the employer(s) when new workers had to be recruited, trained and employed as replacements for those who left during the layoff.

The recall provision allows employers to retain trained employees during periods of short-term unemployment. Employers in manufacturing, retail trade, construction, transportation and service industries extensively use this provision of the law.

Missouri Revised Statutes

Chapter 288

Employment Security

Section 288.040

August 28, 2004

Eligibility for benefits--exceptions.

288.040. 1. A claimant who is unemployed and has been determined to be an insured worker shall be eligible for benefits for any week only if the deputy finds that:

(1) The claimant has registered for work at and thereafter has continued to report at an employment office in accordance with such regulations as the division may prescribe;

(2) The claimant is able to work and is available for work. No person shall be deemed available for work unless such person has been and is actively and earnestly seeking work. Upon the filing of an initial or renewed claim, and prior to the filing of each weekly claim thereafter, the deputy shall notify each claimant of the number of work search contacts required to constitute an active search for work. No person shall be considered not available for work, pursuant to this subdivision, solely because he or she is a substitute teacher or is on jury duty. A claimant shall not be determined to be ineligible pursuant to this subdivision because of not actively and earnestly seeking work if:

(a) The claimant is participating in training approved pursuant to Section 236 of the Trade Act of 1974, as amended, (19 U.S.C.A. Sec. 2296, as amended);

(b) The claimant is temporarily unemployed through no fault of his or her own and has a definite recall date within eight weeks of his or her first day of unemployment; however, upon application of the employer responsible for the claimant's unemployment, such eight-week period may be extended not to exceed a total of sixteen weeks at the discretion of the director;

(3) The claimant has reported in person to an office of the division as directed by the deputy, but at least once every four weeks, except that a claimant shall be exempted from the reporting requirement of this subdivision if:

(a) The claimant is claiming benefits in accordance with division regulations dealing with partial or temporary total unemployment; or

(b) The claimant is temporarily unemployed through no fault of his or her own and has a definite recall date within eight weeks of his or her first day of unemployment; or

(c) The claimant resides in a county with an unemployment rate, as published by the division, of ten percent or more and in which the county seat is more than forty miles from the nearest division office;

(d) The director of the division of employment security has determined that the claimant belongs to a group or class of workers whose opportunities for reemployment will not be enhanced by reporting in

person, or is prevented from reporting due to emergency conditions that limit access by the general public to an office that serves the area where the claimant resides, but only during the time such circumstances exist.

Ineligibility pursuant to this subdivision shall begin on the first day of the week which the claimant was scheduled to claim and shall end on the last day of the week preceding the week during which the claimant does report in person to the division's office;

(4) Prior to the first week of a period of total or partial unemployment for which the claimant claims benefits he or she has been totally or partially unemployed for a waiting period of one week. No more than one waiting week will be required in any benefit year. During calendar year 2008 and each calendar year thereafter, the one-week waiting period shall become compensable once his or her remaining balance on the claim is equal to or less than the compensable amount for the waiting period. No week shall be counted as a week of total or partial unemployment for the purposes of this subsection unless it occurs within the benefit year which includes the week with respect to which the claimant claims benefits;

(5) The claimant has made a claim for benefits;

(6) The claimant is participating in reemployment services, such as job search assistance services, as directed by the deputy if the claimant has been determined to be likely to exhaust regular benefits and to need reemployment services pursuant to a profiling system established by the division, unless the deputy determines that:

(a) The individual has completed such reemployment services; or

(b) There is justifiable cause for the claimant's failure to participate in such reemployment services.

2. A claimant shall be ineligible for waiting week credit or benefits for any week for which the deputy finds he or she is or has been suspended by his or her most recent employer for misconduct connected with his or her work. Suspensions of four weeks or more shall be treated as discharges.

3. (1) Benefits based on "service in employment", defined in subsections 7 and 8 of section 288.034, shall be payable in the same amount, on the same terms and subject to the same conditions as compensation payable on the basis of other service subject to this law; except that:

(a) With respect to service performed in an instructional, research, or principal administrative capacity for an educational institution, benefits shall not be paid based on such services for any week of unemployment commencing during the period between two successive academic years or terms, or during a similar period between two regular but not successive terms, or during a period of paid sabbatical leave provided for in the individual's contract, to any individual if such individual performs such services in the first of such academic years (or terms) and if there is a contract or a reasonable assurance that such individual will perform services in any such capacity for any educational institution in the second of such academic years or terms;

(b) With respect to services performed in any capacity (other than instructional, research, or principal administrative capacity) for an educational institution, benefits shall not be paid on the basis of such services to any individual for any week which commences during a period between two successive academic years or terms if such individual performs such services in the first of such academic years or terms and there is a contract or a reasonable assurance that such individual will perform such services in

the second of such academic years or terms;

(c) With respect to services described in paragraphs (a) and (b) of this subdivision, benefits shall not be paid on the basis of such services to any individual for any week which commences during an established and customary vacation period or holiday recess if such individual performed such services in the period immediately before such vacation period or holiday recess, and there is reasonable assurance that such individual will perform such services immediately following such vacation period or holiday recess;

(d) With respect to services described in paragraphs (a) and (b) of this subdivision, benefits payable on the basis of services in any such capacity shall be denied as specified in paragraphs (a), (b), and (c) of this subdivision to any individual who performed such services at an educational institution while in the employ of an educational service agency, and for this purpose the term "educational service agency" means a governmental agency or governmental entity which is established and operated exclusively for the purpose of providing such services to one or more educational institutions.

(2) If compensation is denied for any week pursuant to paragraph (b) or (d) of subdivision (1) of this subsection, to any individual performing services at an educational institution in any capacity (other than instructional, research or principal administrative capacity), and such individual was not offered an opportunity to perform such services for the second of such academic years or terms, such individual shall be entitled to a retroactive payment of the compensation for each week for which the individual filed a timely claim for compensation and for which compensation was denied solely by reason of paragraph (b) or (d) of subdivision (1) of this subsection.

4. (1) A claimant shall be ineligible for waiting week credit, benefits or shared work benefits for any week for which he or she is receiving or has received remuneration exceeding his or her weekly benefit amount or shared work benefit amount in the form of:

(a) Compensation for temporary partial disability pursuant to the workers' compensation law of any state or pursuant to a similar law of the United States;

(b) A governmental or other pension, retirement or retired pay, annuity, or other similar periodic payment which is based on the previous work of such claimant to the extent that such payment is provided from funds provided by a base period or chargeable employer pursuant to a plan maintained or contributed to by such employer; but, except for such payments made pursuant to the Social Security Act or the Railroad Retirement Act of 1974 (or the corresponding provisions of prior law), the provisions of this paragraph shall not apply if the services performed for such employer by the claimant after the beginning of the base period (or remuneration for such services) do not affect eligibility for or increase the amount of such pension, retirement or retired pay, annuity or similar payment.

(2) If the remuneration referred to in this subsection is less than the benefits which would otherwise be due, the claimant shall be entitled to receive for such week, if otherwise eligible, benefits reduced by the amount of such remuneration, and, if such benefit is not a multiple of one dollar, such amount shall be lowered to the next multiple of one dollar.

(3) Notwithstanding the provisions of subdivisions (1) and (2) of this subsection, if a claimant has contributed in any way to the Social Security Act or the Railroad Retirement Act of 1974, or the corresponding provisions of prior law, no part of the payments received pursuant to such federal law shall be deductible from the amount of benefits received pursuant to this chapter.

5. A claimant shall be ineligible for waiting week credit or benefits for any week for which or a part of which he or she has received or is seeking unemployment benefits pursuant to an unemployment insurance law of another state or the United States; provided, that if it be finally determined that the claimant is not entitled to such unemployment benefits, such ineligibility shall not apply.

6. (1) A claimant shall be ineligible for waiting week credit or benefits for any week for which the deputy finds that such claimant's total or partial unemployment is due to a stoppage of work which exists because of a labor dispute in the factory, establishment or other premises in which such claimant is or was last employed. In the event the claimant secures other employment from which he or she is separated during the existence of the labor dispute, the claimant must have obtained bona fide employment as a permanent employee for at least the major part of each of two weeks in such subsequent employment to terminate his or her ineligibility. If, in any case, separate branches of work which are commonly conducted as separate businesses at separate premises are conducted in separate departments of the same premises, each such department shall for the purposes of this subsection be deemed to be a separate factory, establishment or other premises. This subsection shall not apply if it is shown to the satisfaction of the deputy that:

(a) The claimant is not participating in or financing or directly interested in the labor dispute which caused the stoppage of work; and

(b) The claimant does not belong to a grade or class of workers of which, immediately preceding the commencement of the stoppage, there were members employed at the premises at which the stoppage occurs, any of whom are participating in or financing or directly interested in the dispute.

(2) "Stoppage of work" as used in this subsection means a substantial diminution of the activities, production or services at the establishment, plant, factory or premises of the employing unit. This definition shall not apply to a strike where the employees in the bargaining unit who initiated the strike are participating in the strike. Such employees shall not be eligible for waiting week credit or benefits during the period when the strike is in effect, regardless of diminution, unless the employer has been found guilty of an unfair labor practice by the National Labor Relations Board or a federal court of law for an act or actions preceding or during the strike.

7. On or after January 1, 1978, benefits shall not be paid to any individual on the basis of any services, substantially all of which consist of participating in sports or athletic events or training or preparing to so participate, for any week which commences during the period between two successive sport seasons (or similar periods) if such individual performed such services in the first of such seasons (or similar periods) and there is a reasonable assurance that such individual will perform such services in the later of such seasons (or similar periods).

8. Benefits shall not be payable on the basis of services performed by an alien, unless such alien is an individual who was lawfully admitted for permanent residence at the time such services were performed, was lawfully present for purposes of performing such services, or was permanently residing in the United States under color of law at the time such services were performed (including an alien who was lawfully present in the United States as a result of the application of the provisions of Section 212(d)(5) of the Immigration and Nationality Act).

(1) Any data or information required of individuals applying for benefits to determine whether benefits are not payable to them because of their alien status shall be uniformly required from all applicants for benefits.

(2) In the case of an individual whose application for benefits would otherwise be approved, no determination that benefits to such individual are not payable because of such individual's alien status shall be made except upon a preponderance of the evidence.

(L. 1951 p. 564, A.L. 1957 p. 531, A.L. 1965 p. 420, A.L. 1967 p. 395, A.L. 1969 S.B. 109, A.L. 1972 S.B. 474, H.B. 1017, A.L. 1975 S.B. 358, A.L. 1977 H.B. 707, A.L. 1978 H.B. 1824, A.L. 1982 H.B. 1521, A.L. 1984 H.B. 1251 & 1549, A.L. 1987 S.B. 153, A.L. 1988 H.B. 1485, A.L. 1991 H.B. 422, et al., A.L. 1993 H.B. 502, A.L. 1995 H.B. 300 & 95, A.L. 1997 H.B. 472, A.L. 1999 H.B. 162 merged with S.B. 32, A.L. 2004 H.B. 1268 & 1211)

Effective 1-1-05

(1972) Where employees were available for work and their failure to work was solely because of decision of employer to annually shut down plant for maintenance, employees were available for work within the meaning of the statute at their old and customary jobs, and the fact that they intended to return to those jobs did not disqualify them from the benefits sought. *Western Electric Company v. Industrial Commission (A.)*, 489 S.W.2d 475

(1973) Work stoppage resulting from a lockout arising from a disagreement in matters subject to collective bargaining is a labor dispute entailing disqualification from unemployment benefits. *Adams v. Industrial Commission (Mo.)*, 490 S.W.2d 77.

(1974) For discussion of "substantial stoppage of work" see *Tri-State Motor Transit Co. v. Industrial Com'n, D. of E.S. (A.)*, 509 S.W.2d 217.

(1975) College student who limits his availability for work to times that do not conflict with full-time college attendance is not available for work within meaning of this section. *Golden v. Industrial Commission, Division of Employment Security (A.)*, 524 S.W.2d 34.

(1977) Where credit union business was being conducted outside of picket lines of struck company, credit union employees who did not report for work at temporary location were ineligible for unemployment benefits as not actively seeking work and were not available for work. *Weber v. Labor and Industrial Relations Commission (A.)*, 557 S.W.2d 669.

(1981) Payment made to retired employee from profit sharing plan which vested ownership interest irrevocably in employees from year to year during course of employment and entitled employees to distribution whenever they terminated their employment for any reason was neither a pension nor a termination allowance. *First Bank of Commerce v. Labor & Industrial Relations Commission (A.)*, 612 S.W.2d 3

(1984) Claimant, although not available for work the entire week because of the illness and death of her mother, was nevertheless "available for work" as required by this section. *Mo. Division of Employment Security v. Jones (Mo. App. E.D.)*, 679 S.W.2d 413.

How do waiting week
payments affect the
trust fund?

WAITING WEEK

Missouri law requires a waiting week to be claimed each benefit year before any payments can be made. This waiting week must be a week for which the claimant is otherwise eligible. Missouri's waiting week is currently not compensated. Beginning in calendar year 2008, the waiting week will become compensable once the remaining balance on a claimant's claim is equal to or less than the compensable amount for the waiting week.

Two states (Texas and Tennessee) have waiting weeks that are compensable after satisfying established criteria. Fourteen states do not have a waiting period. Thirty-four states (including Missouri) and the District of Columbia currently have a waiting period that is not subsequently compensated.

A computer program has been developed to obtain the total amount of benefits paid attributable to compensatory waiting weeks. An analysis of 2004 claims data identified 97,714 compensable waiting weeks totaling \$18,186,672.

What percent of discharges
have resulted in a
disqualification in recent
years?

PERCENTAGE OF CLAIMANTS DISQUALIFIED ON DISCHARGE ISSUES

The Division of Employment Security must adjudicate any separation when the reason for that separation, as provided by the claimant or the employer, is other than a lack of work. In many cases, the claimant will indicate when filing a claim for unemployment insurance benefits that he or she has been discharged. This separation must then be investigated and a determination issued, even if the employer who discharged the claimant does not file a protest.

An alleged discharge for misconduct connected with the work has two major components that must be determined: (1) Is the separation considered a discharge? (2) If the separation is considered a discharge, was it due to misconduct connected with the work?

First, the Division must determine who initiated the separation. Any employer initiated separation is considered a discharge, regardless of the reason for the discharge.

Second, there must be an investigation and a determination of whether misconduct connected with the work occurred. There may or may not be any allegation of misconduct on the part of the employer, but on every discharge separation adjudicated, the question of misconduct connected with work must be explored. For a finding of misconduct, the employer must provide more information than just indicating that the claimant was discharged for misconduct. "Where an employer claims that an employee was discharged for misconduct, the employer has the burden of proving misconduct by competent and substantial evidence." Business Centers of Missouri, Inc. v. Labor and Industrial Relations Commission, 743 S.W.2d 588, 589 (Mo. App. 1988)

The percentage of determinations where the claimant is disqualified on a discharge issue varies only slightly from year to year. The table below shows the percent of claimants disqualified on discharges each year from calendar year 1989 through calendar year 2004. During this period the percent disqualified was never above 44% or below 40%.

YEAR	Percent Disqualified	YEAR	Percent Disqualified
1989	42.1	1990	42.5
1991	42.6	1992	44.0
1993	43.4	1994	42.4
1995	42.2	1996	43.1
1997	43.6	1998	44.7
1999	43.9	2000	42.4
2001	40.6	2002	41.4
2003	43.0	2004	44.9

Why are some workers
discharged for reasons of
absenteeism or alleged drug
usage but not disqualified for
UI benefits?

ABSENTEEISM AND MISCONDUCT

Absenteeism, which admittedly is a barrier to productivity in the workplace, does not always constitute misconduct connected with the work. The Division of Employment Security (DES) looks to the courts to assist in interpretation of the statutes applicable to the payment or denial of unemployment insurance (UI) benefits. One such case is Tutwiler v. Fin-Clair Corporation, 995 S.W.2d 497 (Mo. App. E.D. 1999). The issue in this case involved a claimant who was discharged from the employer for at least three separate acts of absenteeism and was found eligible for UI benefits by the DES, an Appeals Tribunal and the Missouri Labor and Industrial Relations Commission.

The court clearly placed the burden on the Fin-Clair Corporation to show by substantial and competent evidence that the claimant's absence from work, in violation of the employer's rules, constituted misconduct. The court determined that the reasons the claimant missed work were illness of the claimant and/or lack of childcare. The court also determined the employers had been notified sufficiently in advance of the claimant's necessity to be absent. The court cites three other appellate cases noting absences due to family illness or emergency do not constitute willful misconduct within the meaning of §288.050.2, RSMo.

This case also discussed the 1997 law change that added language in §288.050.3, RSMo, providing that a "pattern of absenteeism or tardiness may constitute misconduct regardless of whether the last incident alone which results in the discharge constitutes misconduct." The court in this case addresses the quoted section of the law and finds that it does not affect the other precedent cases where properly reported absences due to family illness or emergency cannot be found to justify a denial of UI benefits.

C

Missouri Court of Appeals,
Eastern District,
Division Three.

Aubrey TUTWILER, Claimant-Respondent,

v.

FIN-CLAIR CORPORATION,
Employer-Appellant.

and

Division of Employment Security, Respondent.

No. 75060.

May 25, 1999.

Claimant sought unemployment benefits after his termination for excessive absenteeism. The Division of Employment Security granted benefits. Employer applied for review with the Labor and Industrial Relations Commission, which affirmed. Employer appealed. The Court of Appeals, Mooney, J., held that there was sufficient evidence to support finding that claimant was entitled to unemployment benefits.

Affirmed.

West Headnotes

[1] Social Security and Public Welfare ⚡659.1
356Ak659.1 Most Cited Cases

It is the function of the reviewing court to decide whether upon the whole record the Labor and Industrial Relations Commission could have reasonably made its findings and reached its result.

[2] Social Security and Public Welfare ⚡655
356Ak655 Most Cited Cases

On review from an order of the Labor and Industrial Relations Commission, the Court of Appeals views the evidence in the light most favorable to the findings of the Commission and all reasonable inferences drawn therefrom that support the decision.

[3] Social Security and Public Welfare ⚡584.10
356Ak584.10 Most Cited Cases

There was sufficient evidence to support finding

that claimant, who was terminated for noncompliance with his employer's work attendance rules, was entitled to unemployment benefits; claimant testified that on each of the three unexcused absences on which his termination was based, he reported his impending absence to his employer and that one absence was due to his own illness and another was due to his inability to find childcare for his daughter. V.A.M.S. § 288.050, subd. 2.

[4] Social Security and Public Welfare ⚡566
356Ak566 Most Cited Cases

Employer, not claimant, bears the burden of proving by substantial and competent evidence that claimant was discharged for misconduct connected with work so as to avoid liability for paying unemployment compensation.

[5] Social Security and Public Welfare ⚡390
356Ak390 Most Cited Cases

Absences due to family illness or family emergency, where properly reported to the employer, do not constitute willful misconduct within the meaning of statute governing eligibility for unemployment benefits. V.A.M.S. § 288.050, subd. 2.

[6] Social Security and Public Welfare ⚡390
356Ak390 Most Cited Cases

The determination of whether excessive absences are statutory misconduct, for purposes of deciding eligibility for unemployment benefits, is a separate consideration from whether an employee violated the absenteeism policy of his employer. V.A.M.S. § 288.050, subd. 2.

[7] Social Security and Public Welfare ⚡388.1
356Ak388.1 Most Cited Cases

Misconduct that may justify firing does not, of necessity, justify denial of unemployment benefits.

[8] Social Security and Public Welfare ⚡390
356Ak390 Most Cited Cases

Provision of statute governing eligibility for unemployment benefits that permits a pattern of absenteeism or tardiness to constitute misconduct does not effect the rule that absences due to family illness or family emergency, where properly

reported to the employer, do not constitute willful misconduct. V.A.M.S. § 288.050, subd. 3.
*498 John A. Kilo, St. Louis, for appellant.

Aubrey Tutwiler, St. Louis, pro se.

Alan J. Downs, St. Louis, for respondents.

LAWRENCE E. MOONEY, Judge.

Fin-Clair Corporation ("Employer") appeals from an order of the Missouri Labor and Industrial Relations Commission ("the Commission"), deciding that Aubrey Tutwiler ("Claimant") was eligible for waiting week credit and unemployment benefits because his discharge was not for misconduct connected with work within the meaning of Section 288.050.2 RSMo. (1994). We affirm.

Claimant is a former employee of Employer. Employer fired Claimant for excessive absenteeism pursuant to a company *499 rule prohibiting more than three unexcused absences within a six-month period. Following his termination, Claimant filed a claim for unemployment benefits. The Missouri Division of Employment Security issued a deputy's determination, deciding that Claimant's discharge was not for misconduct connected with work. The deputy stated that "the Claimant was discharged because he was absent. He notified the employer that he did not have childcare."

Employer appealed the deputy's determination and a hearing before an Appeals Referee followed. At the hearing, Claimant testified that on the occasion of his first absence, he had called in sick an hour before he was to report for work. Although Claimant does not remember the reason for the second absence, he does recall that he called in an hour before his shift. Finally, on the date of his third and final absence from work, Claimant was unable to obtain childcare for his daughter, and thus called in an hour before his shift to report that he needed to stay home with his child. After hearing the evidence, the Appeals Referee affirmed the deputy's determination. Employer then filed an Application for Review with the Commission. The Commission issued its order affirming the decision of the Appeals Referee and adopted the Referee's findings of fact and conclusions of law. The case is

now before this Court on appeal from that order.

[1][2] It is the function of the reviewing court to decide whether upon the whole record the Commission could have reasonably made its findings and reached its result. *G.C. Services Ltd. v. Labor and Indus. Relations Com'n*, 913 S.W.2d 411, 414 (Mo.App. E.D.1996). We view the evidence in the light most favorable to the findings of the Commission and all reasonable inferences drawn therefrom that support the decision. *Garden View Care Center, Inc. v. Labor and Indus. Relations Com'n of Missouri*, 848 S.W.2d 603, 605 (Mo.App. E.D.1993).

[3] In its sole point on appeal, Employer argues that there is no sufficient competent evidence in the record to support the finding that Claimant was not discharged for misconduct connected with work. We find no merit in this contention.

[4][5] Employer, not Claimant, bore the burden of proving by substantial and competent evidence that Claimant was discharged for misconduct connected with work. *Id.* at 606. It is settled that absences due to family illness or family emergency, where properly reported to the employer, do not constitute willful misconduct within the meaning of Section 288.050.2. *Garden View Care Center, Inc.*, 848 S.W.2d at 606; *G.C. Services Ltd. Partnership v. Labor and Industrial Relations Com'n*, 913 S.W.2d at 414; *Kelley v. Manor Grove, Inc.*, 936 S.W.2d 874, 878 (Mo.App. E.D.1997).

[6][7] In this case, Claimant testified that he was ill on his first occasion of absence and lacked childcare for his daughter on his final absence. Claimant also testified that on each occasion, he reported his impending absence to Employer in accordance with company policy. Employer presented no evidence at the hearing that the reasons given by Claimant for his absences were false or that he failed to report the absences in compliance with the Company's absenteeism policy. Rather, Employer argues that it presented substantial and competent evidence that Claimant was discharged for misconduct connected with work simply because it demonstrated that Claimant's absences violated Employer's rules relating to attendance. The determination of whether excessive absences are statutory misconduct is a separate consideration from whether an employee violated the absenteeism

policy of his employer. *G.C. Services, Ltd. Partnership*, 913 S.W.2d at 415. Thus, even though Claimant violated work attendance rules, his noncompliance is irrelevant to determining the issue of unemployment benefits. *Id.* Misconduct that may justify firing does not, of necessity, justify denial of unemployment benefits.

*500 [8] Finally, we are aware that in 1997, the State legislature added to Section 288.050 a new subsection, which states that "[a] pattern of absenteeism or tardiness may constitute misconduct regardless of whether the last incident alone which results in the discharge constitutes misconduct." Section 288.050.3. However, we do not believe that this newly added language effects the rule that absences due to family illness or family emergency, where properly reported to the employer, do not constitute willful misconduct within the meaning of Section 288.050.2. Rather, this subsection provides that that the fact-finder may consider a pattern of absenteeism to be misconduct in appropriate circumstances, regardless of the nature of the final incident of absence.

Upon review of the record, we find that the Commission could have reasonably made its findings and reached its results. We affirm.

SIMON, P.J., and CRANE, J., concur.

995 S.W.2d 497

END OF DOCUMENT

NONMONETARY DETERMINATIONS RELATING TO DRUG USAGE

Calendar Year 2004

A non-monetary determination is an administrative ruling made by the Division after investigating the reason an employee is separated from work. The Division of Employment Security issued a total of 287,645 non-monetary determinations in calendar year 2004. Of these, there were 1,312 drug related determinations. Of those drug related determinations, 384 were non-disqualifying.

Estimated benefits paid for these claimants would be:

384 Determinations X \$205.05 AWBA X 15.5 weeks (average duration) = \$1,220,457

Law changes were passed in 2004 regarding drug related determinations. The new law, Section 288.045, RSMo became effective January 1, 2005. This new section to the Employment Security Law was created to address discharges due to failing a drug and/or alcohol test. The law states that, if the employee is at work with a detectable amount of alcohol or controlled substance (drugs) in his/her system and the employer has a drug free workplace policy, the employee is in violation of the policy and has committed an act of misconduct. The employer must test the employee in order to prove the employee has committed misconduct. The test must be conducted by a laboratory certified by the United States Department of Transportation and all specimen collection and testing for drugs and alcohol must be performed in accordance with United States Department of Transportation procedures. Several drug related determinations issued under this new law are being considered by the Labor and Industrial Relations Commission at this time.

How do discharge
disqualification periods in
Missouri compare with other
states?

OVERVIEW OF COMPARISON OF STATE MISCONDUCT PENALTIES

A review of each state's Unemployment Insurance program was conducted to identify the penalty applied by each to an individual who is found to be discharged for misconduct connected with the work. The attached chart reflects each state with its respective penalty.

The chart does not include penalties for aggravated or gross misconduct and penalties imposed by some states for specific separation reasons.

Most states require the individual to have subsequent employment from the date of the disqualifying separation with earnings in a specified amount in order to terminate the disqualification. The length of employment and the amount of the earnings required to satisfy the penalty vary substantially between states. Some states require the individual to serve weeks of disqualification. The disqualification period normally begins with the week of the occurrence (discharge) or the week of the claim filing. Similarly, some states provide for weeks of disqualification or subsequent wages earned, whichever comes first. In a few cases, they may require both.

There are states that allow for reduction of the claimant's maximum benefit amount. The amount of the reduction varies from a percentage to an amount equal to the weekly benefit amount multiplied by the number of weeks of disqualification.

In Missouri a claimant who is disqualified for committing misconduct must return to work and earn six times his/her weekly benefit amount in subsequent insured wages.

COMPARISON OF MISCONDUCT PENALTIES BY STATE
(Gross misconduct not included)
2005

	Disqualified until the assessed number of weeks of disqualification are served	Disqualified until wages in a specified amount are earned	Disqualified until weeks of disqualification are served or has wages in a specified amount earned, whichever comes first.	Balance of available benefit amount reduced or employer wages cancelled
Alabama	Week of occurrence + 3-7 weeks			Number of weeks disqualified x WBA
Alaska			Week of occurrence + 5 weeks or earn 8 x WBA	3 x WBA
Arizona		Earn 5 x WBA		
Arkansas	Week of occurrence + 7 weeks			
California		Earn 5 x WBA		
Colorado	Week of Filing + 10 weeks			Number of weeks disqualified x WBA
Connecticut		Earn 10 x WBA		
Delaware		Work in 4 weeks + earn 4 x WBA		
District of Columbia	Week of filing + 7 weeks			8 x WBA
Florida	Week of occurrence + up to 52 weeks +	Earn 17 x WBA		
Georgia		Earn 10 x WBA		Number of weeks disqualified x WBA
Hawaii		Earn 5 x WBA		
Idaho		Earn 12 x WBA		
Illinois		Earn WBA or more in each of 4 weeks		
Indiana		Earn WBA or more in each of 8 weeks		25% (only one reduction per benefit year)
Iowa		Earn 10 x WBA		
Kansas		Earn 3 x WBA		
Kentucky		Work 10 weeks + earn 10 x WBA		
Louisiana		Earn 10 x WBA		
Maine		Earn 4 x WBA		
Maryland	Week of Occurrence + 5-10 weeks			
Massachusetts		Earn WBA or more in each of 8 weeks		

	Disqualified until the assessed number of weeks of disqualification are served	Disqualified until wages in a specified amount are earned	Disqualified until weeks of disqualification are served or wages in a specified amount are earned, whichever comes first.	Balance of available benefit amount reduced or employer wages cancelled
Michigan		Earn 17 x WBA		
Minnesota		Earn 8 x WBA		
Mississippi		Earn 8 x WBA		
Missouri		Earn 6 x WBA		
Montana		Earn 8 x WBA		
Nebraska	Week of occurrence + 7-10 weeks of disqualification			Number of weeks disqualified x WBA
Nevada		Earn wages equal to WBA in each of 15 weeks		
New Hampshire		Earn 120% of WBA in each of 5 weeks.		
New Jersey	Week of occurrence + 5 weeks			
New Mexico		Earn 5 x WBA		
New York		Earn 5 x WBA and 3 days of work in each of 5 weeks		
North Carolina		Earn 10 x WBA in 5 or more weeks		
North Dakota		Earn 10 x WBA		
Ohio		Work 6 weeks + earn wages equal to 27.5% state average weekly wage		
Oklahoma		Earn 10 x WBA		
Oregon		Earn 4 x WBA		8 x WBA
Pennsylvania		Earn 6 x WBA		
Puerto Rico		Work 4 weeks + earn 10 x WBA		
Rhode Island		Earn 8 x 20% of minimum hourly wage in each of 8 weeks		
South Carolina	Week of filing + 5-26 weeks of disqualification			Number of weeks disqualified x WBA
South Dakota		Earn WBA in each of 6 weeks		
Tennessee		Earn 10 x WBA		
Texas		Earn 6 x WBA or work in 6 weeks		

	Disqualified until the assessed number of weeks of disqualification are served	Disqualified until wages in a specified amount are earned	Disqualified until weeks of disqualification are served or wages in a specified amount are earned, whichever comes first.	Balance of available benefit amount reduced or employer wages cancelled
Utah		Earn 6 x WBA		
Vermont	Week of filing + 6-12 weeks			
Virginia		Work 30 days (240 hours)		
Virgin Islands		Work 4 weeks + earn 4 x WBA		
Washington		Work 10 weeks + earn 10 x WBA		
West Virginia			Week of occurrence + 6	Number of weeks disqualified x WBA (if the disqualification is satisfied by earnings for at least 30 days within BY then the balance is restored to the claim)
Wisconsin		Earn 14 x WBA <u>and</u> week of occurrence + 7 weeks of disqualification		Employer's wages removed from monetary determination
Wyoming		Earn 12 x WBA		

*

* WBA = Weekly Benefit Amount

What are Reed Act funds and
how can they be used?

REED ACT FUNDS

The Employment Security Administrative Funding Act of 1954 provided that when the Federal Unemployment Account (FUA), Extended Unemployment Compensation Account (EUCA) and Employment Security Administration Account (ESAA) are at their statutory limits, and FUA has not been advanced any money from general revenues, that the annual excess be allocated to the States in proportion to covered payrolls. This distribution is referred to as Reed Act money. In March 2002, Missouri received a Reed Act distribution of approximately \$161 million.

Reed Act funds represent a flexible funding source, which states can use for a variety of special outlays. A state can use Reed Act funds: (1) to pay unemployment compensation, or (2) subject to state legislative appropriation, for administrative expenses. Reed Act funds are deposited in the individual state's trust fund account with the US Treasury.

What financing options are available while the trust fund is insolvent?

FINANCING OPTIONS

When the unemployment compensation fund does not have sufficient funds to pay benefits, two options exist under Missouri law: 1) borrow funds from the United States Treasury (Title XII advances) pursuant to 42 USC 1321; or 2) sell or issue credit instruments pursuant to §288.330, RSMo.

The Governor or his designee may request authorization to borrow funds from the United States Treasury. These funds are considered repayable advances and accrue interest charges except in certain circumstances. The interest rate for these advances is set annually as the 4th quarter Unemployment Compensation Fund quarterly yield rate.

The authority to sell or issue credit instruments, pursuant to §288.330, RSMo, resides with the Board of Unemployment Fund Financing. This five member board, composed of the Governor, Lieutenant Governor, Attorney General, Director of the Department of Labor & Industrial Relations and the Commissioner of the Office of Administration has all powers necessary to effectuate a method of providing funds for the payment of unemployment benefits or maintaining adequate fund balances in the unemployment compensation fund.

The board has the authority to sell up to four-hundred fifty million dollars in credit instruments with a maximum maturity date of three years, provided that no credit instrument may be outstanding after January 15, 2008.

What are FUTA credits and
what impact does outstanding
Title XII advances have
on them?

FEDERAL UNEMPLOYMENT TAX ACT (FUTA) CREDITS

The FUTA tax rate pursuant to 26 USC 3301 is 6.2 percent. Provided that a state's unemployment compensation system is certified by the United State Secretary of Labor pursuant to 26 USC 3303, an employer is eligible to receive a 5.4 percent credit against their federal tax resulting in a tax rate of .8%. However, if a state has an outstanding Title XII advance balance for two consecutive years on January 1st, the balance has not been completely repaid by November 10th, and the state has not been granted avoidance by the United States Department of Labor, the State's employers shall be subject to a FUTA credit reduction to repay the outstanding loan. During the first year of a credit reduction, the reduction shall equal .3%. The amount of the credit reduction increases annually by a minimum of .3% unless an additional credit reduction is imposed or a cap is granted.

In order for a state to be granted avoidance three criteria enumerated in 20 CFR 606.23 must be met. First, the state must make a partial payment in the amount of the advances made under Title XII of the Social Security Act during the one-year period ending November 9th of the applicable tax year and a payment equal to the amount of tax credits that would be lost if the avoidance application were not approved. Second, the state's unemployment compensation fund must have sufficient funds to pay benefits for the three-month period following November 1st of the applicable tax year without receiving any advance under the Title XII of the Social Security Act. Finally, there must be a net increase in solvency of the state's unemployment compensation fund for the applicable tax year equal to or in excess of the FUTA credit reduction. The net solvency must be attributable to legislative changes made after the date of the first advance.

On June 29, 2005 Governor Blunt submitted to the United States Secretary of Labor an application for avoidance of FUTA credit reduction.

During the second and subsequent years of credit reduction an additional credit reduction may be imposed. This imposition is based upon a statutory formula provided for in 26 USC 3302(c)(2)(B).

What is the Missouri State Unemployment Council?

MISSOURI STATE UNEMPLOYMENT COUNCIL

The Missouri State Unemployment Council was formed pursuant to §288.475, RSMo. The Council is charged with advising the Division of Employment Security in carrying out the purposes of Unemployment Insurance Law.

The Council is comprised of eleven members. Nine are voting members, and two are nonvoting. Membership appointments are made by the Governor, Speaker of the House and President Pro-Tem of the Senate. The membership is chosen to represent the interest of employers, employees and the public.

The Council presents proposals to the Division recommending changes involving Chapter 288. Final recommendations from the Council are submitted to the Governor and General Assembly before January 15th of each year.

MISSOURI STATE UNEMPLOYMENT COUNCIL MEMBERS

<i>Governor Appointed December 2004</i>	<i>Senate Appointed June 2005</i>	<i>House Appointed March 2005</i>
Robert Poelker <i>Employer Member</i> <i>Term ends: 12/29/05</i>	Janet Poppen <i>Public Interest Member</i> <i>Term ends: 12/29/05</i>	Stephen Carter <i>Employee Member</i> <i>Term ends: 12/29/05</i>
Herb Johnson <i>Employee Member</i> <i>Term ends: 12/29/06</i>	Chuck Yarbrough <i>Employer Member</i> <i>Term ends: 12/29/06</i>	Patti Penny <i>Public Interest Member</i> <i>Term ends: 12/29/06</i>
Doug Kaylor <i>Public Interest Member</i> <i>Term ends: 12/29/07</i>	Gary Elliott <i>Employee Member</i> <i>Term ends: 12/29/07</i>	Ray Daub <i>Employer Member</i> <i>Term ends: 12/29/07</i>
	Senator John Loudon <i>Non-Voting Member</i>	Representative Neal St. Onge <i>Non-Voting Member</i>

Voting Member Term:	3 years (no more than 2 terms excluding initial for a maximum of 8 years)
<i>Initial Term 1 year for:</i>	Governor Employer Rep; House Employee Rep; Senate Public Interest Rep
<i>Initial Term 2 year for:</i>	Governor Employee Rep; House Public Interest Rep; Senate Employer Rep
Non-Voting Member Term:	Maximum 4 years (or until no longer member of general assembly)

Missouri Revised Statutes

Chapter 288

Employment Security

Section 288.475

August 28, 2004

Missouri state unemployment council created, members, meetings, terms, duties--proposals submitted to division, when--access to records--outside study authorized.

288.475. 1. There is hereby created a "Missouri State Unemployment Council". The council shall consist of nine appointed voting members and two appointed nonvoting members. All appointees shall be persons whose training and experience qualify them to deal with the difficult problems of unemployment compensation, particularly legal, accounting, actuarial, economic, and social aspects of unemployment compensation.

(1) Three voting members shall be appointed to the council by the governor. One voting member shall be appointed on account of his or her vocation, employment, or affiliations being classed as representative of employers. One voting member shall be appointed on account of his or her vocation, employment, or affiliations being classed as representative of employees. One voting member shall be appointed to represent the public interest separate from employee or employer representation.

(2) Three voting members and one nonvoting member shall be appointed to the council by the speaker of the house of representatives. One voting member shall be appointed on account of his or her vocation, employment, or affiliations being classed as representative of employers that employ twenty or less employees. One voting member shall be appointed on account of his or her vocation, employment, or affiliations being classed as representative of employees. One voting member shall be appointed to represent the public interest separate from employee or employer representation. One nonvoting member shall be appointed from the house of representatives.

(3) Three voting members and one nonvoting member shall be appointed to the council by the president pro tem of the senate. One voting member shall be appointed on account of his or her vocation, employment, or affiliations being classed as representative of employers. One voting member shall be appointed on account of his or her vocation, employment, or affiliations being classed as representative of employees. One voting member shall be appointed to represent the public interest separate from employee or employer representation. One nonvoting member shall be appointed from the senate.

2. The council shall organize itself and select a chairperson or cochairpersons and other officers from the nine voting members. Six voting members shall constitute a quorum and the council shall act only upon the affirmative vote of at least five of the voting members. The council shall meet no less than four times yearly. Members of the council shall serve without compensation, but are to be reimbursed the amount of actual expenses. Actual expenses shall be paid from the special employment security fund under section 288.310.

3. The division shall provide professional and clerical assistance as needed for regularly scheduled meetings.

4. Each nonvoting member shall serve for a term of four years or until he or she is no longer a member of the general assembly whichever occurs first. A nonvoting member's term shall be a maximum of four years. Each voting member shall serve for a term of three years. For the initial appointment, the governor-appointed employer representative, the speaker of the house-appointed employee representative, and the president pro tem of the senate-appointed public interest representative shall serve an initial term of one year. For the initial appointment, the governor-appointed employee representative, the speaker of the house-appointed public interest representative, and the president pro tem of the senate-appointed employer representative shall serve an initial term of two years. At the end of a voting member's term he or she may be reappointed; however, he or she shall serve no more than two terms excluding the initial term for a maximum of eight years.

5. The council shall advise the division in carrying out the purposes of this chapter. The council shall submit annually by January fifteenth to the governor and the general assembly its recommendations regarding amendments to this chapter, the status of unemployment insurance, the projected maintenance of the solvency of unemployment insurance, and the adequacy of unemployment compensation.

6. The council shall present to the division every proposal of the council for changes in this chapter and shall seek the division's concurrence with the proposal. The division shall give careful consideration to every proposal submitted by the council for legislative or administrative action and shall review each legislative proposal for possible incorporation into department of labor and industrial relations' recommendations.

7. The council shall have access to only the records of the division that are necessary for the administration of this chapter and to the reasonable services of the employees of the division. It may request the director or any of the employees appointed by the director or any employee subject to this chapter to appear before it and to testify relative to the functioning of this chapter and to other relevant matters. The council may conduct research of its own, make and publish reports, and recommend to the division needed changes in this chapter or in the rules of the division as it considers necessary.

8. The council, unless prohibited by a concurrent resolution of the general assembly, shall be authorized to commission an outside study of the solvency, adequacy, and staffing and operational efficiency of the Missouri unemployment system. The study shall be conducted every five years, the first being conducted in fiscal year 2005. The study shall be funded subject to appropriation from the special employment security fund under section 288.310.

(L. 2004 H.B. 1268 & 1211 § 288.501 merged with S.B. 966 § 288.501)

Effective 8-28-04 (S.B. 966) 1-01-05 (H.B. 1268 & 1211)

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